CHAPTER 4

Interventions in the Developmental Process of Punjab: Insights from Individual NGOs

It was seen in the last chapter that the genesis of the NGO movement in Punjab lies in the formation of religious organisations and charity. These agencies are slowly transforming into deliverers of aid being provided by government. Their aims and objectives of the NGOs are broad in scope. This enables them to implement different government programmes at the same time. The range of projects which they carry out makes them intervene in many different fields simultaneously. By undertaking these government projects they are able to provide those services to the people which the government itself is unable to.

The present chapter tries to study in detail, the nature of such interventions made by the NGOs in Punjab. For this purpose, it examines the role of three NGOs ‘Progressive Youth Forum’ (PYF), ‘Guru Angad Dev Sewa Society’ (GADSS) and ‘Shanti Swaroop Memorial Education Society’ (SSMES). They have been studied with respect to the three basic sectors that have been chosen as the prime indicators of development for this study. These are: a) improvement in health status b) Improvement in the education status and c) Income generation

These three NGOs are representative of the kind of NGOs working for development in Punjab. The developmental programmes undertaken by these NGOs extend to a variety of fields over any given geographical area. They believe in working for integrated development of an area. Therefore, in a particular field these NGOs might be dealing with various issues simultaneously. For instance, they can simultaneously target various aspects of health like Reproductive Health and other diseases and also make interventions for child care and income generation of

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1 It has been observed that most of the studies based on NGOs choose to concentrate either on one particular aspect of role being performed by it or on the population it targets. However, this study makes a deviation from such works due to the typical nature of NGOs in Punjab. These organizations do not necessarily take up a particular cause rather they choose to intervene in multiple fields provided funding is available for the same and a need is felt. They locate certain geographical areas and try to induce changes in diverse forms. So the same NGO can be found running a crèche, a SHG, RCH programme and also undertaking sanitation projects, all with government funding, in the same area.
the beneficiaries. However, the beneficiaries of all the interventions may be mutually exclusive.

To promote a better understanding of how the NGOs help in bringing development in Punjab it is necessary to study different activities undertaken by them. Given this reason, two projects of each of the NGO were studied in detail. For health, the Reproductive and Child Health (RCH) programme of PYF and GADSS was studied.\(^2\) For education, the crèche programme of SSMES and Jan Shikshan Sansthan (JSS) of GADSS was looked into. For income generation, the interventions of PYF and SSMES for self help groups (SHGs) formation and linkage were analysed.

I

Health

Reproductive and Child Health (RCH) Programme: Providing Integrated Health Services

In 1997, the Ministry of Health and Family Welfare initiated the RCH programme.\(^3\) In India, family welfare programmes were already being implemented but it was felt that they had limited coverage in terms of antenatal care, immunisation coverage and knowledge of different family planning methods. Through the RCH program the government aimed at providing integrated health and family welfare services for women and children with the aim of strengthening referral systems for obstetric care for achieving specific health goals. ‘These include achieving before 2011 a contraceptive prevalence rate of 60 percent, infant mortality rate below 60

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\(^2\) GADSS undertook this project from 2003-2007 and PYF from 2004-2008.

\(^3\) The RCH is a composite programme incorporating the inputs of the Government of India as well as the funding support from external donor agencies including the World Bank and the European Commission.

Though the realisation for such a programme had already been felt and the government had taken an important step towards the RCH approach when it adopted the Child Survival and Safe Motherhood program in 1992 yet both national as well as international factors promoted the initiation of the RCH project. For instance, the Ninth Plan had laid out that the then Family Welfare Programme aimed at meeting the unmet demand for contraception with the twin objectives of reducing maternal morbidity and mortality and achieving rapid decline in birth rates. Plan also observed that states like Haryana and Punjab have not achieved any substantial reduction in (Crude Birth Rate) CBR in spite of higher expenditure per eligible couple when compared to states like Tamil Nadu and Kerela. Besides this at the global level, the International Conference on Population and Development held at Cairo (1994) recommended: Holistic reproductive health care should be made available through primary health care system; Efforts should be made by all the states to reduce infant mortality by one-third and maternal mortality by 50% by 2000 AD; Need assessment and need fulfilment as key elements for improving reproductive health. This conference was seen as hailing a paradigm shift in the understanding of the reproductive health. For details read Bishakha Datta and Geetanjali Misra. ‘Advocacy for Sexual and Reproductive Health: The Challenge in India’, Reproductive Health Matters (London), 8 (16), p. 24.
eaths per 1,000 live births and substantial reductions in maternal and child morbidity and mortality.4

'The promotion of health of mothers and children is one of the most important aspects of family welfare programme in India and, is now further strengthened by introducing the reproductive health approach to reach its totality'.5 The RCH approach is defined as one which enables:

- People [to] have the ability to reproduce and regulate their fertility, women are able to go through pregnancy and child birth safely, the outcome of pregnancies is successful in terms of maternal and infant survival and well-being and couples are able to have sexual relations free of fear of pregnancy and of contacting diseases.6

This initiative is designed to provide the beneficiaries with need based, client centred, demand driven, high quality and integrated Reproductive and Child Health services.

**Figure 1. Components of Reproductive and Child Health Programme**

![Diagram showing the components of Reproductive and Child Health Programme]


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Programmes under RCH: The main components of the RCH programme are given below:

- **Prevention and Management of Unwanted Pregnancies:** The chief aim of the programme is concerned with reducing unwanted fertility safely besides catering to family planning for population stabilization. The earlier family planning programmes had stressed on permanent birth control methods which were unpopular among those couples who wanted to remain within the fertility zone. Therefore, this programme stressed on increasing reversible contraceptive choices. ‘The unmet demand for reversible contraceptives is higher than the demand for sterilizations, which is universally available, so that increasing contraceptive choice for individuals deserves high priority.’

Under RCH the focus has thus been shifted to broadening the choice of reversible contraceptive methods. Also there is a simultaneous need to enhance male responsibility in the process as presently ‘male methods account for only six per cent of current contraceptive use’. In India, female sterilizations still account for about three-quarters of modern contraceptions used in the country. ‘Inequitable responsibility for contraception between men and women is symptomatic of a broader gender imbalance. Contraception entails physical, psychological and opportunity costs that should not fall disproportionately upon women’. Another related issue in regulating fertility is that of safe abortions. ‘Despite 30 years of liberal legislation, the majority of women in India still lack access to safe abortion care’. Need based services of safe abortions remain a hurdle. ‘Providers of abortion range from traditional birth attendants to auxiliary nurse midwives and pharmacists, unqualified and qualified private doctors, to gynecologists. Despite a well-defined law, there is a lack of regulation of abortion services or providers, and

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7 RCH provides for interventions and services like essential obstetric care, emergency obstetric care, 24 hour delivery services, appointment of consultants, hiring of services of private safe motherhood consultants i.e. gynaecologists, hiring of Department of Health Services And Family Welfare Services of Private Anaesthetists, Information Education and Communication Activities, adolescent health, strengthening of RCH outreach services and civil works.

8 Measham and Heaver. *India’s Family Welfare Programme*, p. 21.

9 ibid., p. 21.


the cost to women is determined by supply side economics. The state is not a leading provider of abortions; services remain predominantly in the private sector.\textsuperscript{12} 

- **Maternal Care**: The programme aims at providing institutional maternal care. If not feasible then at least care through trained personnel. Maternity care is very necessary both prior to and post delivery. Pregnant women are vulnerable since they face a number of risks which can adversely affect their health as well as that of the child.\textsuperscript{13} There is a need for constant counselling and care. However, the services provided remained largely inadequate. 'Coverage of antenatal and postnatal care services is extremely low in the larger, northern states and need to be greatly expanded'.\textsuperscript{14} ‘Reliance on home deliveries continues’.\textsuperscript{15} These non-institutionalized deliveries are generally carried out by traditional untrained birth attendants who are incapable of dealing with the process of delivery effectively and more so in case of emergencies.\textsuperscript{16} 

- **Child Survival**: Another important component of RCH is child survival. It concerns children less than five years of age. Infant deaths are very high in India. ‘One million children dying within the first 28 days of life and a quarter of the world’s neonatal deaths occur in India. It also bears around 21 per cent of the under-five years deaths globally’.\textsuperscript{17} The sad part is that these children die not from any incurable diseases rather from preventable and treatable causes like pneumonia, measles and diarrhea. ‘In fact malaria kills a child


\textsuperscript{13} Some of these are very common like anaemia which is a condition of lack of essential nutrients, various kinds of infection and other factors like improper immunization. Besides this there might be need of treatment of pre-existing conditions like tuberculosis or malaria and so on.

\textsuperscript{14} Measham and Heaver. *India’s Family Welfare Programme*, p. 28.


\textsuperscript{16} Such a process needs a personnel trained to undertake immediate care, knows how crucial hygiene can be and is capable enough to detect and manage infection and if needed, even haemorrhage. The personnel should also be able to provide counselling in breast-feeding, and long term issues of health, nutrition and family planning. Such person also needs to be trained to recognise complications at an early stage especially if they are life threatening and refer the case to a hospital. In the rural areas, there is generally heavy dependence of people on traditional birth attendants therefore training them also is an important task of this programme to achieve its purpose of safe and sound reproductive and child health.

\textsuperscript{17} Deccan Herald. 2008. ‘Child survival in India still a concern’, (Bangalore), January 3. The data is based on UNICEF State of World’s Children Report, 2008.
This happens because many children are unable to gain access to vaccines and basic care. The means and technology to save children's lives each year are already available. The threats and solutions are also well known to public health professionals, but there is a need to inform and educate a wider audience so that timely action can be taken. For this, routine immunisation needs to be expanded, breast feeding and delivery of micronutrients like vitamin A, zinc, iodine and iron needs to be encouraged and acute respiratory infections like Pneumonia and other infections such as malaria need to be prevented. Efforts in this direction are also covered under the RCH programme.

- **Treatment of Reproductive Tract Infections (RTI) and Sexually Transmitted Infections (STI):** National Family Health Survey-2 (1998-1999) results show that 'more than one-third of ever married women in India report at least one reproductive health problem related to vaginal discharge or urination; and two-fifths of currently married women report at least one reproductive health problem that could be a symptom of more serious reproductive tract infection. Majority of women bear the problems silently without seeking advice and treatment'.

  ‘STIs are among the most common causes of illness in the world and have far-reaching health, social and economic consequences. Moreover, women are socially, economically and biologically more vulnerable to STIs than men.

  ‘Women tend to be asymptomatic longer, seek treatment later, and, excluding HIV, suffer more serious consequences from certain STIs, including cervical cancer, entopic pregnancy, sepsis and infertility’.20

Besides the above mentioned programmes, RCH also addresses health problems of adolescents. Adolescents are in a crucial growing period of their life and have diverse needs. They face a number of risks like under nutrition, early marriage and early child-bearing in the deprived, obesity, substance abuse, violence, injuries and suicides. Despite these risks, adolescents are not prominently visible in public

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health programming. This is chiefly due to the lack of disaggregated data leading to inadequacy of information. As a result there is no exclusive policy on them. In such a scenario, existing national policies like reproductive and child health or various programmes at school level which cater to adolescent health and development become crucial. ‘Adolescents and their parents may not appreciate the importance of seeking timely treatment or guidance and may delay seeking help....Adolescents need a range of health services, that are accessible and are provided in a supportive environment. There is a need for maintaining privacy and confidentiality’.21

The above mentioned health care services can not be taken care of by health care providers alone. As a result sustainable and inter-sectoral partnerships are called for. The RCH aims to create such synchronization for meeting their diverse and varied needs.

Role of NGOs in RCH Programme

In India, NGOs have always been active participants in the family planning programmes. ‘These voluntary agencies were responsible for creating a favourable climate for the adoption of large scale family planning programmes in the face of active hostility in the early days’,22 ‘The influence of NGOs in the developmental activities and its welfare issues, especially women’s empowerment (from the conventional wisdom on social development) is primarily the responsibility of the state. Targeting women as their primary recipients, some of the NGOs have contributed to decline in fertility by creating awareness about small family size’.23 ‘The government encouraged the voluntary agencies by providing them flexible patterns of assistance’.24 The major activities of the NGO were concerned with providing information, communication and education about the related health issues. However, there was a radical paradigm shift in policy as well as practise which came with the RCH programme and the focus shifted from quantitative targets to qualitative sustainable changes in the attitude of the people.

Under RCH too local initiatives were sought to be encouraged by involving NGOs. ‘NGOs supplement the government efforts so as to offer the marginalised people an access to the resources hitherto denied due to factors such as geographical locations or lack of awareness. The program is designed to stimulate community involvement in health care using local committees and health volunteers to create partnerships with other agencies, including private and public health-care providers’.  

The National Population Policy (NPP) 2000 lists partnership with the NGOs as one of the strategic themes.

The work of NGOs is essentially considered as supplementary and complementary in nature to that of the Government. The NGOs have a comparative advantage of flexibility in procedures and a rapport with the local population. The Government of India therefore proposes to involve NGOs in using strategies for expanding access to health services.

For this purpose the RCH programme has been undertaken by the Department of Family Welfare (DoFW) through the Mother NGO (MNGO) Scheme to manage and fund the smaller NGOs which are known as the Field NGOs (FNGO). These MNGOs award grants to FNGOs to strengthen the services at the grass-root levels and promote the goals/objectives of the RCH programme. ‘MNGOs, to perform this task needed considerable capacity strengthening. For this purpose, the Government of India established Regional Resource Centres (RRCs) with financial assistance from the UNFPA to provide technical and programmatic support towards capacity building of MNGOs.’

Contextualising RCH in Punjab

The health status of the people of Punjab is better than all India average however, it is still not impressive. Punjab has been experiencing multiple imbalances

27 There are two phases of implementation of the RCH programme. In the first phase only one MNGO was chosen. Under the second phase, the nodal NGOs are now known as Service NGO (SNGO). Launched by the central government in 2005 through the Ministry of Health and Family Welfare. The funds are diverted through the state government i.e. the state Directorate acts as the nodal agency but unlike the initial RCH project which has only one mother NGO, RCH-II has appointed a nodal NGO in every district of the state. This is due to the fact that enhancement of service delivery to the masses has led to decentralisation of the scheme to the states. The nodal NGOs are now known as Service NGO (SNGO) Scheme has been introduced.
28 MNGOs in this scheme were selected based on strong RCH programme and training experiences, understanding of gender issues and advocacy skills, strong networking ability and credibility in programme management and national status. The Mother NGO scheme is now part of National Rural Health Mission scheme implemented by Government of India.
between its economic growth and human resource development. In spite of enjoying high per capita income, the state lags behind on many counts of the demographic aspects of its population. Punjab lags behind in providing appropriate RCH services. ‘The mother and child constitute the vulnerable sections of the society due to their heavy dependence on others for getting health care’.29

Maternal mortality rate of 369 per lakh women is four times that of Kerela; still-birth rate at 10 thousand is higher than the national average of eight; about 60 per cent of the deliveries take place at home; and nearly one-fourth of the children born are underweight. No less than 41 per cent of the women suffer from anaemia.30

Lack of availability of right kind of health care and awareness about upbringing of children leads to high morbidities and mortalities among women. The infant deaths are largely due to neo-natal causes, while maternal mortality is still a cause of concern.31 Further reflecting on the Crude Birth Rate (CBR) in Punjab, the Ninth Five Year Plan remarked that;

In States like Punjab where nearly half of the acceptors of contraception are using temporary methods such as IUD and Condoms (CC) the cost for family welfare programme per eligible couple is high. In addition, in spite of the relatively high couple protection rate (CPR), the birth rate continues to remain relatively high. This is most probably because of the low continuation rate of IUD and low use effectiveness and continuation rates for conventional contraception.32

Besides this, the chief responsibility of adopting family planning methods also lies with the women. ‘Of the total sterilizations performed in 1999-2000, the share of female sterilizations was 99 per cent.’33

Inspite of these problems Punjab does not have a specific health policy. It relies on central planning. ‘In the absence of its own policy for taking care of the mother and the child, the state government is following the guidelines set by the Ministry of Health and Family Welfare, Government of India in the form of policies

30 ibid., p. 598.
32 Intrauterine devices
34 ibid., p. 417.
or programmes'.35 It pursues the policies of Union Government and the policies and programmes framed by the Central Government are top priorities, as they are usually accompanied by a grant component, sometimes up to 100 per cent'.36 Therefore, as per the Ninth Plan;

In these States emphasis will be on providing adequate counselling, offering appropriate contraceptive choices through balanced presentation of advantages and disadvantages of various contraceptive methods so that the couple can make a choice of contraceptives; these initiatives will improve continued use of contraceptives and reduction in unwanted births. Adequate follow up care and counselling will also be provided.37

In Punjab, maternal and child health received considerable attention during the Fifth Plan (1974-79) when mother and child health, nutrition and family planning were introduced in an integrated manner. The beginning of the nineties brought about a change towards improving the quality of individuals, particularly women and children. ‘In 1992-93, the state government adopted the child-survival and safe-motherhood programme. In 1996, the Child Survival and Safe Motherhood Programme was incorporated into the RCH Programme.’38 During this period, the focus was shifted from achieving numerical targets of sterilization and immunization to providing quality health services. The Target Free Approach (renamed as Community Needs Assessment Approach) was stressed upon. The family planning programmes had resorted to outright compulsion at times. ‘Family planning campaigns were often coercive and sometimes appalling. Punjab, like Uttar Pradesh, enlisted revenue collectors, threatened to punish workers who underperformed, and paid “motivators” according to the number of people they brought in. ‘In this type of canvassing, the demarcation between persuasion and compulsion recedes’.39 In the effort to control population, the reproductive health of the women was overlooked. It was to overcome these inadequacies that the numerical target approach was given up and Target Free Approach known as Community Needs Assessment Approach was

37 Ninth Five Year Plan.
38 Punjab Development Report, p. 417
adopted. RCH programme was implemented in the State of Punjab in April, 1999 when the funds were released by the Finance Department of the State Government. The idea now is not to stress on mere permanent birth control methods rather to provide complete and integrated services for RCH. NGOs are quite visible in the RCH programme in the state.

NGOs in RCH Programme in Punjab

Under the MNGO scheme, procedures for providing assistance to the NGOs have been streamlined and simplified. All the small organisations working at the grass-root level are not required to go to the National Capital or State Capitals for getting assistance. Selected MNGOs are identified and sanctioned grants in allocated districts. These MNGOs in turn, issue grants to smaller NGOs designated as FNGOs. ‘The FNGOs for RCH are basically advocacy agencies for family welfare practises and counselling’.40 They utilise the grants for forwarding the goals of the programme. The main idea behind this has been to enable the FNGOs to concentrate more on their work and not make repeated rounds to government offices. Society for Service to Voluntary Agencies (SOSVA) (North) -Punjab (SOSVA)41 was appointed as the Mother NGO for the state of Punjab, by the Planning Department in the year 1999. The MNGO has to (a) Provide information and guidance about schemes, projects and the agencies that fund them. (b) Set guidelines about project formulation. (c) Assist in project formulation and drafting. (d) Present the project to the funding agencies. (e) Train the management of the NGOs as well as their field workers. (f) Assist in implementation. (g) Monitor and evaluate FNGOs. The scheme of MNGO was inherent in the Policy on Voluntary Sector formulated in 1999.

The objectives of the RCH programme are enunciated by SOSVA and have been revised from time to time to add newer dimensions. In lieu with the objectives of the RCH programme, presently it seeks to fulfil the following aims: (a) To develop network between Government Health Personnel and NGO’s with a view to take

40 Capacity Building of NGOs, p. 31.
41 Society for Service to Voluntary Agencies (SOSVA) was conceived and founded in Pune (Maharastra) in 1984 by a team of eminent doctors under the leadership of Dr Bano Coyaji. Over the next few years it extended its activities to Karnataka, Delhi, Haryana, Punjab and Chandigarh. The Northern Chapter, with its headquarters at Delhi and catering to the four Northern states, was registered as a separate society in 1999. (SOSVA) (North) -Punjab was registered as an independent entity in 2002 in order to confirm to Revised RCH Guidelines issued by the Union Ministry of Health and Family Welfare.
maximum advantage of government infrastructure. (b) Promotion of safe motherhood through ante-natal/pre-natal and post-natal care; (c) Child survival through immunization; (d) prevention and treatment of RTIs and STDs; (e) provide information regarding health, sexuality and general information to adolescent boys and girls; (f) effective referral system; (g) nutritional services to vulnerable groups; (h) encourage male participation in the program; (i) provide family planning assistance and child health care; (j) supply vitamins and sanitary napkins to pregnant women.

Case Studies

For this study, the role of two Field NGOs has been looked into. These are the Progressive Youth Forum (PYF) and the Guru Angad Dev Sewa Society (GADSS). Both these NGOs have worked for the Reproductive Child Health (RCH) Programme in different geographical areas in Punjab. While PYF targeted certain rural areas of Block Samana and Patran of Patiala district, GADSS undertook the programme in selected urban slum areas of Ludhiana. The Government of Punjab did not directly release the funds to these NGOs. They were placed at the disposal of SOSVA, which in turn released funds to them. It has issued guidelines indicating objectives, applicability, duration, components, and the procedure for making the application. All the FNGOs have to work within that framework.43

For the selection of the FNGOs an advertisement is inserted every year in the newspaper inviting proposals from NGOs for implementing the RCH programme. Both the NGOs being studied here had become FNGOs through the same procedure.44 These FNGOs carried out the baseline survey in the first year, after the

43 For this study, the implementation of the project by PYF was studied. The RCH programme of GADSS was abruptly halted due to administrative procedures. The field work was carried out during June 2008. For impact assessment, however, data was collected from both the NGOs and beneficiaries of RCH project of both the NGOs were approached.

44 The responsibility of the proper functioning of the RCH project lies with the SOSVA. Sanctioning Committee (consisting of members of SOSVA, representatives of Directorate of Health and Family Welfare, Punjab, Planning Department, Punjab and representative from the Government of India) clears the Projects. Once the project is sanctioned then in the subsequent years it is continued on the basis of the performance in the preceding years. The project continues in a particular area for three years. The funds are released in two instalments of 50% each. The second instalment is released on receipt of the progress report and utilization of the first instalment. Representatives of SOSVA monitor the project. Regular records are maintained in printed registers (issued by SOSVA) by the FNGOs. These records are examined during the monitoring. Apart from sanctioning and monitoring the programme, it also publishes relevant literature (in English, Punjabi and Hindi) on the various topics related to the project. The literature published is made available to the FNGOs on cost basis.
PYF undertook the project from 2004-2008. Its operational area for RCH was in 9 villages (earlier 7) of Block Samana and Patran in Patiala district of Punjab. These are Dhuhr, Brass, Dedhna, Dafttriwala, Chupki, Kheri Nagia, Bhramin Majra, Burad and Kalvanu. PYF had started with seven villages in 2004-05 and by 2007 it was able to extend the programme to nine villages. During the programme, pregnant women were motivated to get themselves registered with PHC or other public health institution and ensure that they get at least three antenatal inspections (ANIs) done. The Field Workers (FW) got the information about the pregnant women from the saheli/sahyogi appointed for the purpose. Besides door to door visits, the NGOs organised camps for check up of pregnant women.

The preparations for the camp had begun in advance. The FW personally went around and informed all the pregnant women in the village about its date and timings. Besides this the priest in the gurdwara and the temple and the dais were also requested to inform the pregnant women so that none of them were left unaware. Record of all the women who came to the camp was maintained. On the day of the camp, proper seating place, examination table, medical equipment and water facilities were ensured. The people near the camp location helped in the arrangement and so did the staff of the local creche. A

As such it is not possible to ascertain the status of the project components before undertaking the project. Various components of the project under RCH scheme have been implemented in general way and no ‘thrust areas’ have been identified. The baseline survey has been carried out on household basis. Survey was done for four components namely household, eligible couples, children health, and pregnant mothers. The purpose of the survey was to estimate the number of people and their health levels and the level of services being utilised by them. All this was undertaken to identify the areas most in need of RCH services as well as specify and decide the nature of the initial intervention or entry point. In case of projects which are already in continuation in the same area, it is not required to make a fresh survey. However, survey are to be conducted in the new area where the area of operation has been changed or new area has been added.

The largest village in this group is Kalvanu which has a population above 3000 and the smallest is Burd which has a population of less than a 1000. Most of the population is engaged in agriculture and the government infrastructure for health in these areas is limited. Health centres if existing remain sick or not fully operational due to lack of staff and facilities. There is a subsidiary health centre located at Ghagga but is not fully operational in terms of services.

The PYF chose these areas of intervention due to them being underserved and in close proximity to their Research Centre which is being set up at Ghagga. This centre is being promoted by the NGO as a hub for its activities. Ghagga happens to be the home place of the Director and hence areas around the village became the most evident choice for the programme.

Sahelis/sahyogis are appointed by the NGOs from amongst the women living in the locality who are able to assist the field staff in contacting the target groups, convey information about pregnancies, births and act as informal educator for women in the locality. These generally included the dais (traditional nurse or local midwife) who undertook deliveries in the village. People approach them for consultation since she holds the position of an elderly knowledgeable person who guides the villagers on the issues related to the pregnancy. They are responsible for referrals to a hospital in case of complications arising during deliveries.
lady doctor came and examined the patients. The haemoglobin as well as weight was checked and iron, folic acid and calcium tablets were handed to those facing deficiency. All sort of queries related to pregnancy and issues such as immunisation of their children were answered. Although the camp was primarily focusing on the pregnant women, however, the ones who had children also came to seek information. All through the camp the FWs kept stressing on the need for care and hygiene as well as motivating the ladies to have a balanced-healthy diet. All women were examined and handed out medicines, even those daughters\(^\text{49}\) who had come home for deliveries from other villages.\(^\text{50}\) However, those who could not make it to the camp were later visited by the FW for a health check up followed by medication.

They would persuade the pregnant mothers to go either for institutional delivery or at least utilise the services of a trained dai. Since the dai is a crucial element in deliveries in the villages. The NGO would educate them about conducting safe delivery and made sure that all cases of high risk pregnancies were referred to appropriate medical institutions.

For the good health of the children, the FW would ensure that children up to 5 years were fully vaccinated and for this they would inform the mothers about the vaccinisation day and the location of the nearest health centre. They would personally go and remind the people about the same. All pregnant mothers were given two injections of Tetanus Toxide (one if she had been given the injection during previous pregnancy) and the children were given doses and injections according to their age.

They also tried to educate and impress upon the eligible couples to adopt suitable measures for child spacing and limiting the size of the family. The pregnancies were registered and monitored to prevent cases of sex selective abortions. On their periodic visits the FWs ensured that eligible couples were handed out contraceptives. The NGOs regularly organised camps in their areas for eligible couples, pregnant mothers, adolescent girls and boys and young children in the area. A doctor was to be present at these camps. The idea was to provide necessary information and motivation to adopt the measures being advocated by the NGO.

\(^{49}\) In Punjab it is customary for the daughter to have her first delivery at her parental house. They leave for their parental home either in the seventh or the ninth month of the pregnancy. This led to a lot of confusion initially for the FWs. The women who were registered would go back for their deliveries to their parental house in other villages. The FWs would then update their records whenever they came back.

\(^{50}\) Based on observations of the researcher during field work in October, 2007.
Camps were also organised by the NGOs for training *dais* to ensure safe deliveries and adopt improved pre-natal and post delivery practices.

The *dais* were shown video about how safe delivery should be carried out. A lady doctor was present at the camp and she impressed upon the participants the importance of hygiene for carrying out the process. The *dais* asked the doctor about various drugs that were available in the market. The doctor answered all their queries. Kits were also distributed to the participants which contained items stressed upon in the visual aid which had been shown to them like gloves, syringes, bandages, needle and thread, blade etc. The NGO took care of all arrangements of audio-visual aids for the camp, seating arrangement, water and refreshments for the participants.51

The NGO kept an account of the birth weight of the baby and also monitored the health of the baby for 28 days after the birth. After that they were registered as eligible couple and the child was covered under the immunization programme.

GADSS undertook the project from 2003-2007 as an FNGO. Its selected areas of project were located in the urban slums of Ludhiana.52 The NGO aims to work for the development of urban slums. The colonies under the initial project were Rajiv Gandhi Colony and Moti Nagar. A total of 15000 population was covered.53 The NGO moved out to newer slum areas in 2006-07. The people residing in these areas are mainly daily labourers who work in the industries of Ludhiana. Facilities of government health are limited in these areas. However the project came to a standstill in 2007-08 when the NGO was selected as a Service NGO.54

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51 *Dai* camp attended during October 2007.
52 GADSS undertook this project in the colonies located near to its hospital. The Director of the NGO has set up a hospital at Jamalpur in Ludhiana. It started as a Charitable Eye Hospital since the Director is an eye surgeon. The hospital also functions as an Urban Family Welfare Centre being run by the GADSS. Therefore the colonies located near to the hospital were preferred to carry out the project.
53 GADSS undertook a household baseline survey and demarcated a population of 15000 with the funds provided by SOSVA.

As per GOI policy, the same NGO can not function as both the FNGO and the SNGO at a given time. The MNGO decided to discontinue its status as an FNGO when it was selected as SNGO. As an SNGO, it will now cater to the health needs of a population of one lakh and also provide basic health services through its hospital located at Ludhiana.
Impact Assessment
Progressive Youth Forum (PYF)

PYF covered a population of approx. 13 thousand. SOSVA in its guidelines have stipulated population of about 10,000 under the programme. So, the society meets the criteria in this regard.

4 A: Report Regarding Achievements for Key RCH Indicators, 2007-08

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Indicators</th>
<th>Targets Fixed</th>
<th>Achieved at the end of the year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Couple protection rate</td>
<td>70%</td>
<td>87%</td>
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<tr>
<td>2.</td>
<td>% Age of deliveries where 3 ANCs</td>
<td>90%</td>
<td>87%</td>
</tr>
<tr>
<td>3.</td>
<td>% Age of deliveries which 100 IFA tables given</td>
<td>90%</td>
<td>100%</td>
</tr>
<tr>
<td>4.</td>
<td>% Age of deliveries which 2 T.T. injection given</td>
<td>95%</td>
<td>100%</td>
</tr>
<tr>
<td>5.</td>
<td>% Age of deliveries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a)</td>
<td>Conducted in institutions (Govt. or Pvt.)</td>
<td>65%</td>
<td>100%</td>
</tr>
<tr>
<td>b)</td>
<td>Conducted by skilled attendant (Dr. ANM or Trained Dai)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>% Age of deliveries in which 3 PNCs</td>
<td>90%</td>
<td>95%</td>
</tr>
<tr>
<td>7.</td>
<td>Sex ratio-number of girls born per 100 boys</td>
<td>82</td>
<td>80</td>
</tr>
<tr>
<td>8.</td>
<td>% Age of children up to two years vaccinated against all disease</td>
<td>90%</td>
<td>96%</td>
</tr>
<tr>
<td>9.</td>
<td>% Age of children 1 years old given 1st Vit A. dose</td>
<td>90%</td>
<td></td>
</tr>
<tr>
<td>a)</td>
<td>% Age of children 3 years old given 5 Vit A. dose</td>
<td>90%</td>
<td></td>
</tr>
<tr>
<td>b)</td>
<td>% Age of children 3 years old given 5 Vit A. dose</td>
<td>90%</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>% Age of adolescent girls to whom sanitary napkins given</td>
<td>10%</td>
<td>6%</td>
</tr>
<tr>
<td>a)</td>
<td>% Age of adolescent girls using sanitary napkins</td>
<td>10%</td>
<td>69%</td>
</tr>
<tr>
<td>b)</td>
<td>% Age of adolescent girls using sanitary napkins</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>% Age of adolescent girls to whom 11-A tablets given</td>
<td>65%</td>
<td>23%</td>
</tr>
<tr>
<td>12.</td>
<td>% Age of children below 6 months being breastfed exclusively</td>
<td>90%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: PYF, Patiala.

The table given above shows the performance of PYF for the year 2007-08. Most of the indicators fixed for the performance were achieved by the NGO. In terms of couple protection rate, vaccination of pregnant women, services of trained dais, vaccination of children up to two years, early post natal check ups and breast feeding of children it far exceeded the targets set. Infact it was able to convince all the pregnant women to take the necessary injections. According to Dr Shivani, it was

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55 On 21st November, 2008 the PYF withdrew from the RCH project.
57 Based on conversations with Dr. Shivani, the doctor called by PYF for its camps. Dr Shivani is working at the PHC, Samana.
the regular home visits which contributed to the success of the programme. She was of the opinion that if people are simply called through an announcement they do not turn up for camps. But approaching them personally however made the difference. This was a major influence and also critical factor of the programme. The NGO was able to convince all the pregnant women to get the due vaccination done. The new mothers were cared for about 28 days after the delivery. After that they were immediately registered as eligible couples. This system was routinised. It ensured that the beneficiaries and the NGO were in constant contact. It helped in achieving a better rate for the family planning services for the couples. However, the NGO was not able to achieve the set target of ANCs. It was able to provide only 87% ANC. PYF attributes this to the large scale movement and temporary relocation of the pregnant women. They generally leave for their parental house for the delivery. It was not necessary that these services were available there. This had an adverse impact on their performance. Moreover, certain sections of the SC community\textsuperscript{58} also did not get the immunisation done. According to Mandeep Kaur, the Social worker for the RCH project, ‘They initially refused to utilise the services being provided by the NGO. However, they were gradually beginning to change and were starting to get their children vaccinated. At the beginning of the project they used to take the information provided as negative but now they come up and inquire about the camps themselves’. She however, also mentioned that the pregnant women had still not started coming to the camps.

The NGO also faced certain trying moments in the field. The workers had once come across a case of alleged female foeticide. When they reached the house and began enquiring about it, all the neighbours collectively warned the NGO workers to stay away from their village. The FWs were mostly females themselves belonging to the villages. They reported the matter to the senior and the NGO collectively worked out a strategy to tackle them. That the NGO field staff was local and belonged to nearby villages was a great help in the matter. They were well aware of the fact that the villagers themselves do not have the know how of technicalities

\textsuperscript{58} Locally known as the \textit{Baazigars}. According to the PYF, these people were initially nomads who used to earn their living by roaming about from one place to another performing road shows to entertain people.
related to sex selective abortions. It was the local dais who were approached for consultations. The NGO workers therefore started targeting the dais and instilled a fear in them that if any such case in brought to light they will be implicated and might end up being jailed for the same. After such efforts, the dais started disassociating themselves from such acts and no such incidents were reported in the future.

However, the project came to an abrupt end when PYF withdrew from the RCH programme in November 2008. It now wanted to concentrate on other areas as it felt that RCH was a specialised field which it did not have the capacity to sustain further. For sustenance of such efforts by the villagers, it was trying to formulate a Sahyogi committee comprising of men and women of the village, Panchayat members, gurudwara members and even the RMPs (Registered Medical Practitioners) of the area and withdraw gradually. The NGO was unable to do so.

Guru Angad Dev Sewa Society (GADSS)

The targets achieved by GSDSS during the project years are shown below in the table:

<table>
<thead>
<tr>
<th>Indicators</th>
<th>2003-04</th>
<th>2004-05</th>
<th>2005-06</th>
</tr>
</thead>
<tbody>
<tr>
<td>Couple Protection rate</td>
<td>58.5%</td>
<td>65%</td>
<td>68%</td>
</tr>
<tr>
<td>Institutional deliveries</td>
<td>24%</td>
<td>29%</td>
<td>35%</td>
</tr>
<tr>
<td>Antenatal checkup coverage</td>
<td>62%</td>
<td>71%</td>
<td>80%</td>
</tr>
<tr>
<td>Birth rate</td>
<td>23.4</td>
<td>21.2</td>
<td>21</td>
</tr>
<tr>
<td>IMR</td>
<td>50</td>
<td>44</td>
<td>41</td>
</tr>
<tr>
<td>Sex Ratio</td>
<td>840</td>
<td>840</td>
<td>842</td>
</tr>
<tr>
<td>% of Children breastfeed</td>
<td>62%</td>
<td>71%</td>
<td>75%</td>
</tr>
<tr>
<td>Immunization coverage</td>
<td>88%</td>
<td>96%</td>
<td>96%</td>
</tr>
</tbody>
</table>

Source: GADSS, Ludhiana
The table shows that during the first year of the project the targets were not met to a large extent. According to the Director, ‘Initially the women were reluctant to mention the pregnancy. There are many superstitions related to disclosing of pregnancy. The staff of the project had to win their confidence and also take help of volunteers appointed for the purpose (sahelis/sahyogis). This took us a lot of time’.60 Being located in an urban setting the programme posed certain peculiar problems for the NGO. The first and the foremost was due to mobility of population. Since the target population was migratory and daily wager therefore prone to frequently changing their location. According to a former Field Worker, Ranjit, ‘We did not even know whether the lady we counselled would be available again or not’.61 The shifting nature of the population was a major problem. Besides this, the women in

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59 This was the last year in which the complete performance evaluation of the NGO was done. In 2007-08 the programme had come to a standstill.
60 Interview with Ranjit, the Field Worker for RCH programme of GADSS on 13.08.08.
61 Interview with Ranjit, the Field Worker for RCH programme of GADSS on 13.08.08.
these locations belong to other states like Bihar and Uttar Pradesh. They would many a times go back to their native places for deliveries on account of receiving better care. In that case the NGO would only come to know about such deliveries if she came back to the same location. So many a times, the check up done did not lead to systematic results which left the targets unachieved.

Over the second and third year of the project, though the indicators improved yet they were not up to the mark. Besides the issue of this constantly mobile population, engulfing male members of these areas was also a major task. ‘The men generally leave early for work and come back late in evening. By that time our field workers had already left’. Approaching the males therefore posed another challenge. For this the NGO started making sahelis/sahyogis out of the local shopkeepers- those who kept the grocery and other such items of daily need. According to Amandeep Singh, the RCH coordinator, the men generally used to return home from work and would stop at these shops to buy rations. The FWs therefore started counselling and seeking support from the local shopkeepers to disseminate birth control knowledge and other related information to the menfolk.

Given the above difficulties, the NGO was nevertheless successful in serving an area which was highly uncatered for in terms of health facilities. It managed to make the women aware on a variety of pregnancy and related issues. It again intervened in different colonies in 2006-07. This time they were able to achieve their targets better. However, the NGO was still trying to organise weekly visits for vaccination and medicines in the areas it wanted to work. The NGO too gained from its experience in the field and now plans to serve a population of one lakh households as against 15000 it served earlier.

The FWs of both the NGOs highlighted the ignorance of the population about such issues as a major set back to their work. Breaking prevailing beliefs was not easy for them. People were initially suspicious. Here the fact that they were implementing government projects came handy. The people especially in the rural areas were used to having some government appointed person like a multipurpose health worker (MHW) who visited them though not regularly. They were familiar with such cases. But the skepticism still persisted. There were instances during the door

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62 Interview with Sonia, the Field Worker for GADSS on 13.08.08.
63 The Director during interview with the researcher on 14.08.08.
to door visit when the older women in the house would object to the FW talking to the pregnant woman in their houses. Moreover, the people were not exposed to NGOs. They tend to place them in brackets of government or social work oriented organizations.

It is evident from the above that the population that the NGOs targeted were underserved in terms of health services especially reproductive ones. The NGOs here helped to strengthen the service delivery mechanism of the state. Moreover, another benefit of the intervention was that they were able to highlight certain crucial aspects of functioning in the targeted areas. The case of GADSS highlights the problems that are faced in providing services to slum areas while the PYF intervention helps in understanding the effect that door to door services have on population which was previously out of the purview of health services especially in terms of reproductive health.

Though the NGOs have been able to contribute substantially to the provision of RCH services however, the abrupt ending of the projects is not in the larger interests of the people. Without any long term strategy, the goal of sustainable as well as integrated development remains unaccomplished. This is one of the grey areas of interventions made by the NGOs. In at least three years of their interventions they were unable to form a people’s organization which could have carried the programme further. Without any such constant tab how long the people will continue to travel far for such services remains a question. Though the NGOs too realise this, they lack the necessary support and capacities to deal with such situations. They do not have the resources to ensure continual follow up services. Informal follow-ups however, do take place. Mandeep Kaur of PYF is still approached by people for information because of the experience she gained by working in the project. GADSS on the other hand, deriving lessons from their previous experience had involved the local registered medical practitioner of the colonies and hoped that the people were approaching him for health services.
II

Income Generation

Self Help Groups (SHGs)\textsuperscript{64}: Providing credit access to the non-bankable

"...it should be recognised that...credit is a human right...it should be recognised that it is a human right which plays a crucial role in attaining all other human rights".\textsuperscript{65}

-- Muhammad Yunus

In India, a large amount of the rural poor have remained out of the purview of the formal banking system which has had an adverse effect on their income generating capacity and security cover. The formal savings institutions have remained away from the rural poor, as the former did not 'reach' them and the latter were too far away to use them.\textsuperscript{66} Despite the expansion of the formal credit system over the years, their dependence on traditional forms of credit access continues. It

\textsuperscript{64} In the context of the basic objectives laid down for the study, it was decided to limit the scope of the present case studies to those informal self-help groups of the poor which were being promoted by the NGOs. Hence, formal groups like registered cooperatives, or even other informal ones like extension groups promoted by governmental agencies for disseminating technology were not studied.

'SHG is generally a small, economically homogeneous and affinity group of poor people voluntarily coming together for the establishment of a jointly owned enterprise to be run on a collective decision making basis'.\textsuperscript{64} It consists of an 'average size' of 15 people from a homogeneous social or economic class, all of who come together for addressing their common problems. The SHGs meet regularly and save small sums of money. They rotate these small-pooled savings as loans within the SHG. They maintain records of such financial transactions and slowly learn the basic aspects of financial management. They then approach a bank and leverage their accumulated savings for higher loans, which they then intermediate within the SHG. The groups are promoted either by banks or non-governmental organisations (NGOs) and are credit linked to various models developed by banks. For details read Balbir Singh and Janak Raj Gupta. 2008. ‘The Effectiveness of Self Employment Generation Programmes In Rural Punjab: A Case Study’ in Avtar Singh Dhesi and Gurmail Singh (Eds.). Rural Development In Punjab: A Success Story Going Astray, New Delhi: Routledge, p. 414.


\textsuperscript{66} Mihir Shah \textit{et al.}. 2007. ‘Rural Credit in 20th Century India-Overview of History and Perspectives’, \textit{Economic and Political Weekly} (Mumbai), 42 (15), 14 April. The article describes in detail how the rural poor were left out of the folds of the formal banking system and highlights the policies adopted by the RBI from time to time to bring them within that fold. The same thought has also been put forward by a study conducted by NABARD. For details see, \textit{Studies On SHGs of The Rural Poor}. 1989. Bombay: NABARD. Available at \url{www.nabard.org}. (Accessed on 12.01.09).
was this vacuum that SHGs showed a possibility of filling and the NGOs\textsuperscript{67} came up to help in the outreach of such programmes.

This appears to have led many voluntary agencies to promote formation of informal groups of the rural poor and encourage them to save, even if in small amounts, with a view to helping themselves in financing their needs. The outcome has been the evolution of various methods of organisation, collection, management and use of funds.\textsuperscript{58}

Of these various methods, the SHGs emerged as a prominent tool which helped the rural poor to gain access to formal credit by simultaneously inculcating in them the habit of saving. This is crucial for them as they constantly face uncertainties regarding income. Macroeconomic instability, natural disasters like floods, hurricanes, earthquakes have drastic effects on credit.\textsuperscript{69} The poor bear the brunt of these emergencies to a great degree and generally face withdrawal of credit lines when they need them the most. This liquidity squeeze affects the poor to a great extent. It is not that they do not have income but much of it goes to meet their subsistence needs and a host of other expenditures like an old debt. ‘If some amount is still left in hand, it tends to “get spent” on any of the usual needs because there is “no place to keep it safe for the rainy day”’.\textsuperscript{70}

The government of India has also recognised this fact. It has been trying to forge a relation between the various developmental programmes and the SHGs to broaden the credit coverage. Steps to deal with it also resonated in the eleventh five year plan which talked of inclusive growth. Therefore financial inclusion of those left behind became critical and it was this particular section which needed to be mainstreamed. It is here that SHGs gain all the more importance.\textsuperscript{71}

Need for SHGs

The SHGs have emerged as a prominent instrument for poverty alleviation. These can help the poor to generate income and employment and alleviate poverty in

\textsuperscript{67} The term SHPI used in the study would comprise NGOs. In general, it includes a variety of other agencies which help to form SHGs like the Banks, Cooperatives and also individual volunteers.

\textsuperscript{68} Studies On SHGs of The Rural Poor. 1989.

\textsuperscript{69} These conditions have been named by Johnson et al. ‘Stormy Weather: Microfinance, Shocks, and the Prospects for Sustainability’, in David Lewis and Tina Wallace (Eds.). 2003. Development NGOs and the Challenge of Change: New Roles and Relevance, Jaipur: Rawat.

\textsuperscript{70} Studies On SHGs of The Rural Poor. 1989.

\textsuperscript{71} For this NABARD has been provided funds for financial inclusion and financial inclusion technology fund each amounting to Rs 500 crores. These views are based on interactions with certain bank officials and NABARD personnels who were contacted during the field survey.
developing countries. Moreover, microfinance has come to be regarded as a supplementary development paradigm, which widens the financial delivery system by linking the large rural population with formal financial institutions through SHGs. It goes well beyond savings and loans and gives access to social security, healthcare, housing and even the more fundamental needs such as employment and education. True economic empowerment means that one has the ability and opportunity to earn money, options for using that money, and mechanisms by which one can ensure that that money is used in the most useful manner possible. Micro-finance is a multi-faceted concept, with the facets fused together in a synergistic relationship engendering stability. ‘One such effort has been on the part of SEWA which has endeavoured to bring all of those resources to its members in order to help create a degree of empowerment that is more comprehensive and sustainable’.74

The focus has been on targeting people in two kinds of strata: those of the BPL and those above the poverty line yet poor. (Annexure II) Whatever is the target stratum, ‘[It] has come to symbolize an enduring relationship between the financially deprived and the formal financial system, forged through a socially relevant tool known as Self Help Groups (SHGs)’.76 ‘By making credit available, it provides opportunities to people belonging to the weaker sections to start income generating activities and empower themselves by improving their economic status’.77

Both NABARD and RBI define microfinance as the “provision of thrift, credit and other financial services and products of very small amounts to the poor enabling them to raise their income levels and improve living standards. As cited in Shah, et al. ‘Rural Credit in 20th Century India’, p. 1358. Although micro-Finance (mF) could possibly include a range of financial services targeting the poor, in common parlance, however, micro-credit and mF are often used interchangeably with emphasis on provision of credit to the poor.


Various factors are responsible for such an emergence of SHGs. Generally BPL SHGs are encouraged by the government agencies or are even formed by individual efforts. However, if the Punjab scenario is considered then there is a possibility that the strata which remains above poverty line yet poor could be more involved in group activity. This could be because the extent of poverty is not as acute here as in many other states of the country.


Impact and Sustainability of SHG Bank Linkage Programme. p. 27.
Besides helping in income generation, SHGs also act as informal channels of education for the poor and thus help in empowerment—both social and economical. It is essentially a graduation process for socio-economic empowerment of the poor with provision of financial services to them. 'This is an outreach product in which individuals are clubbed. Group dynamics and empowerment are the tools used therein'. The day to day activities of the group have been acknowledged to have a positive impact on the members. The SHGs provide the members, particularly women, with a launch pad to gain confidence, skills and power to promote their interests. The groups are important channels of dissemination of information to village people in general and for the women in particular.

The very act of getting women who were hitherto excluded from the public domain to form groups, meet regularly, chant slogans and interact with (most often male) outsiders, all done in a way that emphasised the value of women as having an identity independent from their male guardians, was revolutionary. These acts had far reaching impacts in bringing about new ways of perceiving of the self, womanhood and relating to various engagements in the realm of the economic, social and political domains.

Thus, it can be said that SHGs induce a social and economic engineering process through women empowerment. However, it is not bereft of cons. In the 'focus on achieving organizational and financial sustainability, microfinance interventions face particular challenges in dealing with contexts of instability'. As MFOs develop links to commercial banks and become part of the financial sector, they are likely to be subject to the same shocks as the banking industry and seriously need to consider the conditions under which they source their capital.

As MFOs develop toward autonomy as financial institutions, they are inevitably increasing the degree to which they are integrated into both domestic and international financial systems. This requires careful

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78 Dinesh K Kapila. 2007. Reading Material for SHGs: Unpublished. This is a report prepared by AGM- DD of NABARD for Rupnagar, SAS Nagar & Nawanshahr Districts in June 2007. This does not have official backing of circular issued by the NABARD but is used by the official concerned for guiding the bankers to enhance their effectiveness and clarity regarding the concept of SHGs.


80 Johnson et al. ‘Stormy Weather’, p. 129. Capital according needs to be “patient” i.e. which is prepared to weather the ups and downs of the economic system. For this, the credit system needs to be well understood and accepted. The ability to weather shocks is a useful indication of organizational strength. “Mega” MFOs in Bangladesh were able to respond to the crisis backed by financial resources and the ability to manage the impact response on their organizations.

81 ibid., p. 123.
consideration in a globalizing world that is shaping the nature of the relationship between MFOs and wider financial systems. This is not an argument for autarky- indeed, the movement of funds from places of surplus to deficit in response to such crises is a necessary part of building systems that can cushion poor people from shocks. However, if integration into wider systems is to provide this support, the terms of the relationship need to be negotiated in advance. It raises the question of how to make capital “patient” and negotiate the terms on which capital is used for lending to poor people.  

SHGs therefore require capacity building. The institutions and agencies associated with the forming of such groups need to have knowledge about the procedures and technicalities involved in the group formation for it to have successful linkages with different actors. In India, SHG formation has been encouraged through different agencies and as part of certain government programmes. However, the National Agriculture and Rural Development Bank (NABARD) is one of the institutions which have a major role to play in providing assistance for the SHGs through out India.

Role of NABARD in Promoting Credit Linkages

In 1996, NABARD launched a nationwide pilot project to link the SHGs to the bank. It was realised that credit linkages could be successfully established only when different agencies involved in the process had an aptitude for the same.

NABARD has been instrumental in the formation and nurturing of quality SHGs by means of promotional grant support to NGOs, RRBs, DCCBs, Farmer’s Clubs and individual volunteers and developing capacity building of various partners, which has brought about excellent results in promotion and credit linkage of SHGs.

This credit linkage is encouraged by NABARD through three models: a) SHGs are formed by the members and financed by banks; b) SHGs are formed by NGOs and other formal agencies other than banks, but are directly financed by

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82 ibid., p. 130.
83 NABARD had launched a SBLP (Self Help Bank linkage Programme) on a pilot basis to link 500 SHGs to financial banks in 1992.
84 Regional Rural Banks
85 District Central Cooperative Banks
86 Status Of Micro Finance In India. 2006-07. Mumbai: NABARD, p. 10. NABARD has been instrumental in facilitating the formation and nurturing of SHGs, involving all possible partners in the arena. The focus is on building their capacities and providing assistance in meeting the incremental costs of nurturing of SHGs.
banks; and c) Banks finance the SHGs by using NGOs and other agencies as financial intermediaries.

The role of the NGOs is of considerable importance in two of the above listed models. The microcredit cell of the RBI, states that 'NGOs have widespread appeal as microfinance delivery vehicles'. Out of them the second model is characteristically unique to India:

Two broad approaches characterise the microfinance sector in India- self-help group (SHG)- bank linkage and microfinance institutions. The SBL is the larger model and is unique to India but the internationally more established MFI model is the one that appears to be increasingly favoured route. ‘Most of the MFI are non-governmental organisations committed to assisting some of the low-income population’. Presently, though over half of SHGs are formed by government agencies, NGOs continue to play a critical role in promoting and financing SHGs through microfinance and microcredit. ‘Over 500 NGO-MFIs are actively engaged in microfinance activities across the country’. The NGOs may vary greatly in their origin, size, philosophy and approach. Though traditionally engaged in social sector activities such as health, education, environment and similar other activities, NGOs are gradually broadening their approach to include livelihood issues of the poor. Over the years, some of the NGOs have transformed themselves as agencies providing financial and other linkages.

NABARD started by providing support to NGOs in Punjab for capacity building to form SHGs and at present also tries to encourage micro insurance. The role or intervention by NGOs for formation of SHGs is a relatively new concept in Punjab as compared to southern states. The process was started by NABARD in the year 1996.

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87 The self-help group (SHG)- bank linkage model is the larger model and is unique to India but the internationally more acclaimed is the MFI model.
88 Impact and Sustainability of SHG Bank Linkage Programme, p. 27.
90 Shah et al. ‘Rural Credit in 20th Century India’, p. 1358.
92 Impact and Sustainability of SHG Bank Linkage Programme, p. 8.
93 Micro insurance is crucial for the poor who generally have no security cover and thus micro insurance makes available these products in terms of low premiums. For NABARD, SHGs are recognized agents of micro insurance.
Role of NGOs in SHG Promotion

Voluntary agencies have been working in the field of rural development for quite some time. The earlier efforts of voluntary agencies have been more in the direction of improving the access of the poor people to the formal credit institutions. But, their initiatives in promoting informal structures to help the poor save and promote self reliance in financing has emerged in recent years only.94

The SHPIs (including NGOs) initially tried to link the benefits of credit oriented programmes of the government and banks and succeeded in obtaining loans under schemes such as IRDP95 for some of the individuals who were members of SHGs. 'The SHPIs had, in such cases, taken over the responsibilities of preparing applications, collecting all the necessary documents, training the borrowers in managing such resources, etc'.96 However, these instances were few in number. The concept had not gained ground, and faced difficulties at numerous levels. For example, when the SHPIs tried to link the groups to bank, they were generally apathetic towards SHGs, borne out of the simple fact that, though provisions exist, most bank managers refused the SHGs to even open savings bank accounts in their (SHGs') name, with the result, most of them had to open joint accounts in the names of two or three individual members. Even at the individual level, members of SHGs generally did not have savings accounts. Thus, credit linkage with banks was almost non-existent. It was only gradually that certain institutions then stepped in to build capacities at different levels for the promotion of SHGs and one of them was the NABARD.

SHG Scenario in Punjab

Across India, self-help groups have provided small consumption loans for poor small and marginal farmer families. Could self-help begin to lend on a large scale? The experience of mature self-help groups has shown that such...
with banks. These groups have managed to reduce indebtedness, ensured timely formal credit at reasonable rates, and have a much better repayment record than previous credit based programmes.\(^9^7\)

In Punjab the success stories on SHGs formation are relatively less visible as compared to certain other states in the country. One of the reasons for the is the initial experiments of NGOs with the SHGs as poverty alleviation channels which prompted their formation in states which were higher on the incidence of poverty. Thus Punjab being a developed state with one of the low poverty figures was missed out. This is also accepted by NABARD. ‘The common people have a notion that there is not much poverty in Punjab and Haryana when compared to other states. This can not be negated yet poverty still exists in some areas of the state and reaching out to them is our aim’.\(^9^8\) In terms of regional location, the northern region itself has low SHG formation. It is the Southern states in India which are generally identified with successful experiments of SHGs. ‘Nearly 58 per cent of the groups credit linked till March 2005 belonged to Southern states as against northern share of five per cent’.\(^9^9\)

‘However, it was slowly realised that SHGs are not just means of coping with poverty. Besides benefits like saving, groups have other strengths also which help to increase the bargaining power of the relatively weaker section of society by virtue of their coming together in a group thus leading to empowerment. Uptil 2007-08, 8965 SHGs have been credit linked in Punjab’.\(^1^0^0\) Infact the Punjab Development Report acknowledges that:

The experiences of the Gramin Banks role of Bangladesh and Indonesia in the development of rural areas reveal how the cluster formation of small homogenous groups (5-10 members) across religion, gender, caste, cluster and location played an important role in rural development, especially in the non-farm sector. The concept of Self-Help Groups (SHGs) in India has been adopted in view of their success with the rural masses, who first emerge in small savings on their own for a specified period for use in case of emergency that a group might face. Once the bank is convinced that respective groups have budding ideas of starting micro-enterprise, they provide them the required financial support. The need is to adopt such an approach where

\(^9^7\) *Punjab Human Development Report*, p. 183.
\(^9^8\) Translated by the researcher from NABARD. 2005. ‘Pragati ke Path Par- Punjab aur Haryana ke Swayam Sahayata Samuh’, Chandigarh. This is a collection of the success stories of SHGs of Punjab and Haryana.
\(^9^9\) *NABARD*. ‘Microfinance and Microenterprises’.
\(^1^0^0\) This is based on informal interactions with the NABARD officials.
micro-finance could be made available to rural people, especially the poor, through improvement in the rural credit-delivery system.\textsuperscript{101}

The spread of the Green Revolution has considerably changed the profile of the Punjab farmer from the old traditional farming to an aggressive and commercialized modern farming system. It not only brought prosperity to the Punjab farmers, but also changed their psyche, mindset and pattern of living. Structural changes started taking place in the villages.\textsuperscript{102} Still, it remains a fact that much more remains to be done for improving the quality of life of rural Punjab, which has a large deprived population, consisting of marginal farmers, landless labourers, besides Scheduled Castes and Backward Classes.

This component of the population has to be brought into focus for their upliftment, with special emphasis on their skill upgradation, removal of unemployment and poverty and vertical growth to acquire productive assets for better living on a sustainable basis.\textsuperscript{103}

Highlighting the need for SHGs in Punjab another official of NABARD mentions that poverty still exists in Punjab.

It is a myth that we do not have poverty, we have poverty and it is comparative. We need to also battle the mindset of female dependency. So please encourage the movement.\textsuperscript{104}

Thus poverty is relative and Punjab can not be outrightly dismissed on this front. ‘There is a lower strata in Punjab which has to be raised. Moreover women empowerment still remains an issue. Loans would not reach the poor women themselves. SHGs help establish linkages to help money reach them so as to take advantage of it in the way they want’.\textsuperscript{105} For achieving these aims the SHGs are an important device.

It has been shown that SHGs help inculcate the banking habit in rural women. The running of an SHG is also a great lesson in governance. It teaches the value of discipline, both procedural and financial. Well-run SHGs are subject to external audits that enforce prudence. It broadens the horizons and expands the capabilities of its members who have to interact with the outside world.

\begin{flushright}
\textsuperscript{101} \textit{Punjab Development Report}, pp. 182-183. Same argument has been put forward in the Punjab Human Development Report.
\textsuperscript{102} \textit{ibid.}, p. 152.
\textsuperscript{103} \textit{ibid.}, p. 152.
\textsuperscript{104} Kapila. \textit{Reading Material for SHGs}.
\textsuperscript{105} As told to the researcher by DDM NABARD for Ropar D.K.Kapila during a meeting of the bank, SHGs, NABARD and the NGOs on 23rd September 2008 held at Chamkaur Sahib, attended by the researcher.
\end{flushright}
including banks, government departments and NGOs.... In a word, it is not merely finance but empowerment that is potentially achieved in good SHGs.\textsuperscript{106}

SHGs per se is not a new concept to Punjab. Various developmental schemes of the government have accommodated the SHGs into their course e.g. DWCRA\textsuperscript{107} and the more recent SGSY\textsuperscript{108}. However, it is felt that they have been unable to bring in development in a real sense.\textsuperscript{109}

The problem with SBL is that it is largely a government “pushed” model and has, therefore, suffered from all the infirmities of any bureaucratic programme, run in a mindless, target-driven sort of way. All manner of government officials have been asked to form SHGs, including anganwadi workers and forest guards. These people have badly failed to do their jobs properly. To expect them to undertake a task requiring much energy, motivation and creativity is absurd. As a result, the impressive figures of the fast growth of the SBL model hide a lot of poor quality of work.\textsuperscript{110}

\textsuperscript{106} Shah et al. ‘Rural Credit in 20th Century India’, p. 1359.

\textsuperscript{107} DWCRA ‘Development of Women and Children in Rural Areas’ is a welfare scheme meant for the development of women and children in rural areas. According to Bindu Duggal, The main objective of DWCRA is to improve the quality of life of women living in rural areas below poverty line and for creating more awareness of avenues of income for them. The operation and modus operandi of the scheme envisages formation of a group of 10 to 15 women. Rs. 25000/- is provided as one time grant equally shared by the Central and State governments. Bindu Duggal. 2003. ‘Impact of Government Schemes On The Status Of Women In Punjab’, Guru Nanak Journal of Sociology (Amritsar), 24 (2), October, p. 49.

\textsuperscript{108} The Swam Jayanti Gram Swayrozgar Yojna (SGSY) was started from 1 April 1999. According to the Punjab Development Report it is a comprehensive self-employment programme for the rural poor and is conceived as a holistic scheme of micro-enterprises covering various aspects of self-employment, viz. organization of the rural poor in Self Help Groups (SHG), capacity building, training, planning of activities clusters, infrastructure buildup, technology, credit and marketing. Till 2002 a total of 59 SHGs had started economic activity. Rs. 159.49 lakhs was provided to these groups.

\textsuperscript{109} At least two studies related to Punjab point towards the same. A study in the Nabha block of Patiala district found that the individual beneficiary-oriented programmes were more successful than the SHG based schemes in improving the economic wellbeing of the rural poor in the state. It stressed that, There is an urgent need to identify low-risk, modern, non-farm activities for the betterment of the rural poor, especially for those who are motivated to undertake the same as cooperative ventures and are ready to be organised as SHGs. For details see Singh and Gupta. ‘The Effectiveness of Self Employment Generation Programmes In Rural Punjab’, p. 423.

Another study carried out in Patiala and Ferozepur districts of Punjab also found that the household drudgery for the women had not lessened. The government of India has been floating schemes for uplifting the status of women. The resources utilized so far in the launch of various welfare schemes have been colossal indeed and have benefited the women in substantiating their household income and improving their social status to some extent, however the change has not been that noticeable to bring about any change in the attitude of their family members towards them. There is no reallocation of household work and traditional roles remain unchanged with male as the main decision maker. For details refer to Duggal. ‘Impact of Government Schemes On The Status Of Women In Punjab’, p. 49\textsuperscript{109}

\textsuperscript{110} Shah et al. ‘Rural Credit in 20th Century India’, p. 1359.
One of the officials of NABARD sums it,

Don’t ask questions like why SHGs are successful elsewhere and why not here in Punjab. There are numerous examples that are meant to be followed and shall always remain so. Still, one of the possible reasons of not so remarkable stories from Punjab could be that of basic human nature or culturally not being attuned to saving or it might be that the habit has not filtered to a deep level. This leaves the population at the lower strata quite vulnerable. It is here that activities involving simple accounting, pooled thrift becomes bankable and can be used to meet the emerging needs. SHGs help to encourage participatory activity, meeting frequently-leads to mutual trust and appreciation of other’s viewpoint, fostering of transparent decisions besides encouraging thrift. It has a positive effect on poor people since they learn how to manage resources that are not their own. Moreover it helps them realise that all resources have a cost and individually all needs can not be met.111

Role of NGOs in SHG Promotion in Punjab

The role played by NGOs both in formation and linkage of SHGs through microfinance to help poor gain access to credit for income has been widely acknowledged but NGOs in Punjab are still not very visible in promoting SHGs. Since it started its micro credit programme in Punjab only 16 NGOs have been promoted by NABARD.112 Those are listed below:

4 D: Supported NGOs of Punjab for Promotion and Linkage of SHGs as on 31st March 2007.
(List of Ongoing Projects)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Agency</th>
<th>Year of sanction</th>
<th>Districts covered</th>
<th>No. of SHGs to be promoted and credit linked</th>
<th>No. of SHGs promoted</th>
<th>No. of SHGs credit linked</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The Salesian Society of Don Bosco</td>
<td>2001</td>
<td>Patiala</td>
<td>50</td>
<td>56</td>
<td>37</td>
</tr>
<tr>
<td>2</td>
<td>Bethany Convent Ramdas</td>
<td>2003</td>
<td>Amritsar</td>
<td>50</td>
<td>50</td>
<td>36</td>
</tr>
<tr>
<td>3</td>
<td>Ambuja Cement Foundation</td>
<td>2003</td>
<td>Rupnagar</td>
<td>25</td>
<td>33</td>
<td>19</td>
</tr>
<tr>
<td>4</td>
<td>SSMES</td>
<td>2003</td>
<td>Rupnagar</td>
<td>25</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>5</td>
<td>Guru Kripa Society</td>
<td>2003</td>
<td>Rupnagar</td>
<td>30</td>
<td>48</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Progressive Youth Forum</td>
<td>2003</td>
<td>Patiala</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>7</td>
<td>The Salesian Society of Don Bosco</td>
<td>2003</td>
<td>Patiala</td>
<td>50</td>
<td>53</td>
<td>35</td>
</tr>
<tr>
<td>8</td>
<td>PAHAL</td>
<td>2004</td>
<td>Kapurthala</td>
<td>50</td>
<td>48</td>
<td>0</td>
</tr>
<tr>
<td>9</td>
<td>Institute of Sisters of Charity</td>
<td>2004</td>
<td>Amritsar</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>10</td>
<td>Ambuja Cement Foundation</td>
<td>2004</td>
<td>Bathinda</td>
<td>20</td>
<td>20</td>
<td>0</td>
</tr>
</tbody>
</table>

contd.....

111 As highlighted by DDM NABARD, Patiala, in a two day ‘Capacity Building Workshop’ organized by PYF in association with CAPART on the 27th and 28th of September, 2007 attended by the researcher.

112 Based on informal interactions with the NABARD officials on 9.01.09.
With the above stated background, the role of Progressive Youth Forum (PYF) and Shanti Swaroop Memorial Educational Society (SSMES) in SHG formation is being discussed below.

**Interventions by PYF and SSMES**

Both the NGOs have been supported by NABARD for the formation and linkage of SHG. They believe that income generation is crucial for the development of the poor. The NGOs regard the SHGs as important source of generating income for the rural women. It provides for skill upgradation and value addition at the local level. These are fast emerging as channels of supplementary income generation.

There are certain activities involved in the formation of SHGs. The first is the identification of proper SHG. This is the role of an NGO with experience in participatory methods and institution-building. Both the NGOs prefer that the project is need based, area specific and demand driven where choices, preferences and opinion of the beneficiaries are ascertained before planning any intervention. This is done to ensure that there is no scope left for uninvolvment. Measures are taken for the same. Similar socio-economic condition of the members is encouraged. Similar age groups are also preferred. The stress is on the homogeneous character of the group. The NGOs favour a group size between 10 to 20 members as has been

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specified by NABARD. Though the average size of the group is 15 yet sometimes 18 members are also encouraged to ensure a decent strength in case some members drop out.

Homogeneity is encouraged both in gender composition of groups as well as socio-economic conditions. The NGOs favour only women SHGs. Homogeneity is encouraged both in gender composition of groups as well as socio-economic conditions. The NGOs favour only women SHGs.14 Given the economic conditions in the state the NGOs generally form groups with non-BPL but poor families.15 One of the reasons for the same is that the government criteria of identifying the poor is too severe which is generally not found in Punjab.16

In terms of role that they play in group formation, the SSMES stresses on the provision of services to support the SHGs and envisaged a fairly extensive role for itself in providing management and technical assistance. PYF on the other hand, aims at minimum involvement in ongoing programme operations and limited its activities mainly to training and later on supervision in case needed.

114 For PYF the concept of SHGs is mostly meant for women empowerment. Men it feels, are already employed in various fields outside home and so it is the women who need income generating avenues. Its annual report states that ‘due to illiteracy, poor socio-economic conditions, the rural women are living in darkness’. A majority of population of villages is landless and poor artisans or agriculture labourers. Whenever, they are in need of money they approach the money lenders who charge them very high rate of interest. It is with the purpose of making these women self-reliant and economically independent that PYF has formed SHGs in the rural sector. A staff worker of the PYF also points out that having male members might limit the women for it can cause issues with the members of their family thus they promote all women groups. SSMES has always worked with women. The NGO aims at women upliftment. Majority of its groups are also women based. Besides all women groups formed in Roopnagar, the NGO has formed two all male SHGs and 25 mixed member groups i.e. of both male and female members in Nawashahar. But the NGO prefers working with females as the male members rarely attend the meetings of the group. It is generally the females who show interest.

115 The BPL groups are generally formed under the Swarnjayanti Gram Swarozgar Yojana (SGSY) scheme of the GOI. The programme was started with effect from 01.04.1999 after review and restructuring of erstwhile Integrated Rural Development Programme (IRDP) and allied programmes namely Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Toolkits in Rural Areas (SITRA) and Ganga Kalyan Yojana (GKY), besides Million Wells Scheme (MWS). The earlier programmes are no more in operation with the launching of the SGSY. This objective is to be achieved by inter alia organising the rural poor into Self Help Groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets. Subsidy and Income generation are the main differences of the two approaches.

116 The difference between the two are listed in Table The PYF also feels that the subsidy element as provided for the BPL groups creates difficulties in the smooth functioning of the group.

117 According to Raksha Dhand of the SSMES, for a BPL group member should not have a cycle or electricity connection in the house. However, in Punjab such houses are hard to find because generally all houses have such facilities. There are some others who do not have the facility but that generally is a temporary problem like they have applied for a electricity connection and awaiting it or due to some family feud if a family splits then the one section might not have electricity which they eventually manage to procure.
Role performed by PYF in SHG formation

PYF ventured into group formation in 2003 when NABARD provided training and support for the same. Upon entering a new village PYF first undertakes awareness generation camps with regard to SHGs. The people in many villages are either totally unaware about the concept of SHGs or the details are unclear to them. Herein the people are taught about the importance of saving, taking up a trade, holding of meetings at a common place and various working procedures involved like book keeping, other legal and technical documents that are required to be maintained for dealing with banks and so on. The participants are also made aware about the possibility of a SHG Federation.

Once the members become acquainted with these ideas then the group formation takes place. PYF makes an initial survey of the village, if it is a new village then meetings are held with the Panchayat members and other knowledgeable persons of the village. Only after this the groups are formed. If it is not ensured that the members are actually interested in coming together in group formation then it creates a lot of problems later on which are detrimental for the interests of the group.

After ensuring that the members are willing to be a party to the group it is provided training in some income generating activity concerning local techniques like food preservation, food processing and packaging, school uniform making or any other such local activity. Besides this, traditional embroidery trade of phulkari is also popular among the women.

Loaning and linkage to the bank is not immediate. After the group is formed they rely on their own savings and internal loaning for the first six months. This is done to ensure that members are comfortable with circulation of funds, develop a habit of saving, as well as learn how to maintain proper records. After a period of six months, the group is linked to the bank. A bank account is then opened in the name of the group and they are trained to deal with its functioning.

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118 Though the grant was allotted for the formation of 50 SHGs yet PYF over the years have been able to form nearly 200 SHGs. PYF works according to the model 2 as defined by NABARD i.e. SHGs are formed by the NGO and are directly financed by the banks. The NGO has formed SHGs in Patiala and Sangrur districts of Punjab.

119 According to Sekhon, people generally ask him as to why they need to return the money. He says that it is a popular notion with the people that loans are not meant to be returned. These workshops become all the more crucial in such circumstances. ‘It is from this point that the training has to start’.

120 This consists of a few entrepreneurs which are members of the groups but are active and aware participants who undertake different for the forward and backward linkages concerning the group like supply of raw materials and selling of goods,

121 As informed by Ram Pal, SHG Coordinator for PYF during the field work.

122 Phulkari is a traditional form of Punjabi embroidery.
In the whole exercise the NGO is involved in the formation, training and linking of the group to the bank. However, the NGO also tries to assist the people in marketing avenues through various trade fairs, melas and other such exhibitions which are organised from time to time. For PYF the ultimate aim for intervening in SHG formation is to develop the economic, educational and social living standards of the vulnerable group of community and to create a model of the same to motivate other for undertaking this useful activity.\textsuperscript{123}

**Role performed by SSMES in SHG promotion**

The journey of SSMES with SHGs started in 1999 when its Chief Coordinator Raksha Dhand was invited for a workshop organised for the same in Bhopal.\textsuperscript{124} The first group was formed in the year 1999, in Pipal Majra (Roopnagar) at a contribution of Rs 30 per month. But the local nationalised bank did not cooperate much. For instance, she says that whenever the group account had to be operated, the bank officials would insist that all group members be present. These made the working of the group very difficult. She then approached the Cooperative bank at Chamkaur Sahib and opened accounts. Giving full credit to NABARD she says that it is only with their intervention in 2003 that bank linkages of the groups became easier. She again started forming SHGs and became adept in its ways of working. ‘Now all the banks want us to open SHG account in their banks’, she quips.

SSMES basically forms homogeneous groups in terms of caste, gender and occupation. According to Raksha Dhand seventy percent of the groups formed by the NGO consist of SC/BC members. This is done to avoid complications of inter-caste communication in the villages. They are generally from the same income group. Groups are formed only with women who themselves are willing to be a part of them.\textsuperscript{125}

\textsuperscript{123} Major Singh Sekhon during interaction with the researcher on 12.10.07.
\textsuperscript{124} She confesses that the early groups formed during those times did not function well. She blames her own ignorance about the concept for the same and also lack of institutional support. Back then SHGs was not a very popular concept in Punjab. She too did not have the correct knowledge about their formation and working. Banks where accounts were opened were also not cooperative. They themselves had no exposure to working with the SHGs.

SSMES always advises the women to consult other members in the family before joining the group. Many a time families are apprehensive about the way the group works. They either do not want the woman of the house to work or move about in or out of the village for bank activities for instance going to the bank, coming to the meetings or being part of the exhibitions being held in some other city. Slowly, however, the women have begun to realise its benefits. More and more women have started coming forward themselves with a request to help them form a group.
For income generating activity the SSMES encourages handicraft activities and organises the members into artisan groups. Rather than diversifying they have chosen to involve in this particular trade. They do so because the NGO has always associated with this activity and are comfortable with the same. They have been updating their skills to ensure that products remain marketable. A local embroidery art like phulkari is traditional to Punjab is a popular activity. It hardly requires any technical training as the skill has been passed on from generations. SSMES constantly tries to build up upon the existing knowledge and provides training in newer forms of craft work like patchwork and appliqué. They have also organised training for panja durri (handmade carpets), foot mats, wall hangings and various other regional arts. The NGO feels that these activities are suitable and convenient for the women. They can carry on the work at home if they want and also build on their skills.

The artisans have been a part of various trade fairs and melas. According to Raksha Dhand, in 2005-06 the SHGs sold products to the worth of Rs. 14,60,000. The groups at village Pipal Majra in Ckamkaur Sahib in Rupnagar have even set up a shop for selling such items which are produced by the group. The group managed a sum of Rs1,50,000 for their shop. The NGO has formed groups of artisans and have tried enveloping them with other programmes like insurance cover and artisan credit cards. The NGO has thus moved in from all fronts to create a security blanket for the group members.

There is another aspect to the working of the NGO with respect to microfinance. Besides the model 2 type intervention the NGO has also graduated to

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126 Appliqué is a French term and is a technique by which decorative effect is obtained by superimposing patches of coloured fabrics on a basic fabric, the edges of the patches being sewn in some form of stitchery, it is distinct from what is known as patch work in which small pieces of cut fabrics are usually joined side by side to make a large fabric or for repairing a damaged fabric.

127 These include exhibitions at New Delhi, Luknow, Sri Ganganagar, Chandigarh, Kala Gram, Kurukshetra, Dilli Haat, Pragati Maidan, Panchkula, Talkatora Cricket Stadium New Delhi, Gurdaspur, Amritsar etc (as mentioned in a pamphlet issued by the NGO in association with the Office of The Development Commissioner (Handicrafts) under a programme- Ambedkar Hast Shilp Vikas Yojana, 2006-07.

128 This comes under the concept of 'Rural Mart' that is being promoted by NABARD.

129 Different insurance schemes have been initiated for the members of the SHGs like Rajiv Gandhi Shilpi Swasthya Yojna (for artisans), Janashri Bima Yojna etc. efforts are made to provide a security cover to the family.

130 The members holding this card can avail a loan of upto Rs 25,000 for entrepreneurship. They can take the loan for buying raw materials and return the loan on the sale of the item.
the 3rd model whereby it has gained the status of microfinance institution. They aim to establish a production unit and an appropriate marketing set up without the involvement of any middlemen. Through this the SHG members should be able to strengthen their economic status and have a regular source of income.

The journey of both the NGOs to forming SHGs which function smoothly was marked with difficulties. There were hardly any successful examples which could be emulated and the lack of working knowledge about the groups posed as a roadblock. With time and experience the NGOs have however been able to form certain strategies to combat with the initial problems. For instance, the groups face difficulties on account of a few members leaving the group. It was observed by the NGOs that a few members always pulled out of the group in due course which hampered the group functioning. It took time to find new members and even then there were problems of adjustment. Today, the NGOs insist on having a buffer of at least three to four members in any group formation. Besides this the concept of SHG is still not known to all the people. The basic problem arises when they have to be convinced to come together for a particular activity.

Besides the beneficiaries, problems are also faced while linking the groups to the banks. For them it is the bank officials who at times are really insensitive.

Going into a bank branch has always been a forbidding experience for village people, especially women.... bankers fail to recognise the enormous self-interest banks have in the success of the SBL model- that there can be perhaps no better path to financial stability, which also helps banks fulfil their social responsibility, other than lending to SHGs.  

In this context Sekhon points out that the bank officials are interested more in their regular rote register work which creates an attitude of apathy for any involvement in the activities of the group. Many times the bank officials do not cooperate with the women who are simple village ladies and frequently not very educated. But instead of helping them they try to discourage them. At times they insist on avoidable paper work which demoralises the women. This problem is more pronounced where new groups are being set up. Criticising this attitude Sekhon

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131 In 2006, the SSMES was selected by State Bank of India Zonal Office Chandigarh for direct financing to SHGs under a special limit of Rs. 20 lacs. It was also awarded the Micro-finance Institution Award of 2006 by the State Bank of India.

132 Shah et al. ‘Rural Credit in 20th Century India’, p. 1358. This is attributed to the haughty attitude of bank officials which makes them highly unapproachable.
points out that these officials do not understand that these activities are for their benefit too. However, to tackle this problem, the banks have also started with their own capacity building and training workshops for microfinance to make the officials aware of the concept. Reservations about loan recovery also persist. Loans are actually to be forwarded without any collateral and this is not a conventional way of banking. In terms of recovering loans also bank officials are known to go to extremes. Such incidents make it difficult for the NGO to convince the people to relate to them. These problems have not ceased as yet. This is not to suggest that all problems exist on the part of the bank officials only. SHGs are all about banking on people not considered bankable. Microcredit involves many practises which go against conventional banking styles that the bank officials themselves are unaware of. Recovery rates of loans are high yet at times people do not cooperate while returning loans. This is where peer pressure comes in. The other members try and convince them and act according to the situation of the member. If it is a genuine problem then the members do try and sort the problem out.

Impact Assessment

For SSMES SHGs are a great confidence building measure. Previously, the mobility of the women was limited to visiting a few relatives. The SHG activities have inculcated leadership and entrepreneurial skills in them. Being part of the group has provided them with numerous opportunities to interact with a wide number of people at various levels. Moreover, given the conditions of the members SHGs have proven as powerful tools for the empowerment of women. The village women were initially unaware about the concept of banking. Rarely does a woman have a bank account in her name. Generally it is in the name of a male member of the family and she has no

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133 He adds that in Punjab there is not much scope left for increasing the banking activities in agriculture and industry. Microfinance is the next big thing that they can venture into. He further added that to overcome such problems he has got himself nominated to the board of one of the Regional Rural Bank – the Malwa Grameen Bank. Now the officials do know about the activities of the NGO and slowly the attitude is undergoing a change.

134 In one such meeting held at Chamkaur Sahib on 23.8.08, an interaction was encouraged between the officials of the bank and the members of the SHG.

135 Raksha Dhand recalls an incidence which took place in village Bhairon Majra in 2006. A Bank Manager had taken police to the house of a woman who had not been able to repay the loan on time.

136 They interact with numerous people during the trade fairs and exhibitions, talk to government and bank officials and so on. Raksha Dhand proudly claims that earlier she had to accompany the members to various trade fairs but now many of them tell her that they will manage on their own.

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clue about its functioning. By virtue of being members of the SHG, the women are not only learning to save their money but are also interacting with a variety of people such as bank officials. They had always crossed a bank but had hardly understood what goes on in it. It has increased the access of poor to small amounts of loans not covered under conventional banking but which are crucial for any kind of entrepreneurship since the whole concept of microcredit involves loans without collateral. Those people who previously had no access to credit are now able to attain loans without any collateral.  

Traditionally banking had failed to reach the poor since ownership of collateral was a prerequisite for having access to bank credit. One corollary of collateral-based lending practices was that the poor were not bankable. The NGOs in Bangladesh and the Grameen Bank, established, to the contrary, that it is very much feasible to lend to the poor and ensure good recovery rate, and that such lending did not require collateral in the form of tangible assets.

It is the presence of a group itself that has been called a form of 'social collateral'.

SHGs have more chances of success when linked to the banks. It is also favourable if the group engages in a productive activity. Initially NABARD had encouraged SHG formation with consumption as a need. However, when an attempt was made to link them to production problems had to be faced in terms of capacity building of the members. Therefore at present from the very initiation the groups are mobilised based on a productive activity in mind to bring in interventions for micro enterprise at a later stage. SHGs still lack programme management capability and the capacity to sustain their efforts. Regarding the situation of SHGs and their advantages with respect to Punjab it can be said that the efforts on the part of the NGOs to mobilise the people towards certain basic financial activities that could act as a buffer for that strata of the society which is vulnerable to emergencies created by even basic consumption is slowly gaining ground. The need of the hour probably is to sensitize and train the NGOs to further make the system effective.

Whatever is the system- whether NGOs act as facilitators in terms of capacity building or they also function as micro credit units it must be kept in mind that the system is not exploitative in terms of interest rates charged and sustainability. ‘There

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137 As told to the researcher by Ram Pal Sharma of the PYF. Also translated by the researcher.
is some critique of SHGs charging high rates of interest to their members'.  

For this an interest of up to 24% from the group is permissible. 'This is unavoidable and is better as banks in a way outsource their jobs to NGOs who are better aware of the problems of the people at the ground level'.

The contribution of the NGOs in this field has not been much. One of the reasons for the same could be that the NGOs in Punjab, are not very strong as they are generally one-man shows that fade out after a good start. They lack the management capability and the capacity to sustain their efforts. They have not yet become a major contributor for income generation through credit linkages in Punjab.

It is important to be aware of international and intranational differences, rather than assuming that microcredit is a stand-alone universal poverty alleviation tool. 'Why you need the service and what you do with it that is significant in terms of the implementation of human rights. The freedom a financial loan might give to one person may well mean further loss of freedom and choice for another'. However, this is where the role of the NGOs becomes important. NGOs are flexible and locally responsible. They can take up pilot initiatives or create models designed to meet local conditions. They can serve as institutional mentors to inspire other organizations and institutions to develop their own appropriate projects and strategies. 'NGOs do have a role here....NGOs can test the water. They can also test regulatory frameworks that can provide the basis for adaptations to national regulations- in financial matters, income support and benefits, small business support services and training strategies'. Such a role neither requires the NGOs to establish grandiose national schemes, nor deployment of universalistic assumptions. 'It requires that initiatives of this kind are properly integrated with local demographic, ideological and bureaucratic conditions based on local research into the demand and supply side of both labor and

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140 Shah et al. ‘Rural Credit in 20th Century India’, p. 1359. However, the authors mention that it is to be remembered that the SHGs (unlike MFIs) are member run mini-banks. What they charge is also what they earn. The money remains with them.

141 Based on informal interaction with NABARD officials. Discussing the issue Madhura Swaminathan states that, ‘a distinction between consumption and production is difficult to draw, both on account of the fungibility of cash and the organic links between consumption and production. Nevertheless, the advocates of microcredit do consider it necessary for microcredit institutions to get borrowers to make a transition from consumption loans to production loans (or loans for income-bearing projects).’ in Swaminathan. ‘The Microcredit Alternative?’, pp. 1171-1172.

142 Pearson. ‘Think Globally, Act Locally’, p. 130.

143 ibid., p. 130.
NGOs are also known to face certain problems. Conforming to the donor agenda is one of them. The conflict is between "cherry-picking" and helping the most needy in the community arises again and again in our evaluations of microenterprise and microfinance NGOs. Since many donor agencies favor short term visible outcomes they end up pressurizing the NGOs to focus on the more able, who can start an enterprise with the minimal support. This fundamentally challenges the NGOs’ commitment to helping the poorest people in their communities, particularly when there are no alternative economic options available for them.

III
Education

NGOs in Punjab look at education from a holistic perspective. They subscribe to the notion of inclusive education and believe that educating the people is an integral part of the programmes that they undertake for development of any area. They aim not just at formal schooling but also at non-formal aspects. Dissemination of information and knowledge among people for awareness generation is looked upon as the most important intervention for educating the masses.

Education, for them, is not confined to the four walls of classrooms; it stems out of the need for survival in the body politic or social. Social equity being their major agendum, they attempt at empowering those deprived of economic and social opportunities, the marginalised, at times school drop-outs who, if left to fend for themselves, may create a second parallel economy through criminal outlets. Some of the voluntary agencies have successfully enabled these marginalised to be catalysts of second economy.

These interventions are based on the needs and well-being of the society. The efforts for education are visible more in non-formal activities rather than formal ones. This section discusses in detail the educational interventions of two NGOs (which have already been mentioned above) the Guru Angad Dev Sewa Society (GADSS) and the Shanti Swaroop Memorial Educational Society (SSMES). It was seen in the last chapter that the crèche and the training programmes for skill development are the

\[\text{144 ibid., p. 154.}\]
\[\text{146 Sulabha Natraj. 2002. ‘Education Today: Role of the State, Market and Voluntary Agencies’, University News (New Delhi), 40 (37), September, p. 21.}\]
two chief educational interventions by the NGOs. Both these programmes have been studied here.

For the crèche programme, the role of SSMES has been examined. It is the oldest NGOs of those surveyed. It started its crèche activities in 1981. The grant to the SSMES is provided by the Central Social Welfare Board (CSWB), New Delhi.147

The other activity studied is the Jan Shikshan Sansthan (JSS) for skill training. This programme is being undertaken by the GADSS in the Ludhiana district of Punjab. A unique feature about JSS Ludhiana is that besides targeting the usual beneficiaries to be covered under the programme it is also catering to skill development needs of the borstal home in Ludhiana.

A study of both these programmes will assist in understanding the contribution being made by NGOs in the field of education in Punjab which in turn will help in promoting a better understanding of their role in the developmental process of the state.

Crèche: Pre-School Education and Child Care

Crèche defined simply is a ‘public nursery where mothers who work can leave their children during the day. It is a kind of day nursery’.148 Crèche is a support providing institution for the working women. Women have always played multiple roles from taking care of the family to going out for work. Many a times, these women have no one to look after their children while they work. But the wellbeing of the child is a concern for every mother. They need safe places, preferably close to their work sites, where they can keep their infants without any worry. ‘...working women need support in terms of quality, substitute, care for their young children while they are at work.’149 Generally the early childhood period covers the preschool age from two to five years. The children belonging to this age are called preschool children. The crèches help to take care of these little children as they are too young to go to school.

147 Other NGOs are provided the de-centralised grants from the state chapter of the CSWB i.e. the Punjab State Social Welfare Board (PSSWB). This is so because the NGO has been able to successfully run 20 crèches which is the maximum number being undertaken by any NGO in Punjab (the CSWB provides centralised grant to those NGOs which have more than ten crèches in the state).
It does not mean that crèches are only required by working mothers. CSWB clarifies that it acts as a support for those mothers who are unable to care for their children on one pretext or the other like illness or the burden of household activities.

Crèche and Day Care Services are not only required by working mothers but also women belonging to poor families, who require support and relief for childcare as they struggle to cope with burden of activities, within and outside the home. CSWB clarifies that it acts as a support for those mothers who are unable to care for their children on one pretext or the other like illness or the burden of household activities. CSWB Guidelines for the Rajiv Gandhi Creche Scheme.

‘They [Crèches] help to provide effective day care for young children which is essential and a cost effective investment as it provides support to both the mothers and young children’. So, the burgeoning host of institutions like nurseries or crèches or even personal care under childminders has made a significant impact on the welfare of women and children. In India, there are five kinds of child care and early childhood educational institutions. These include crèches, Balwadis, nursery schools, pro-primary schools and Anganwadis.

Need for Crèches

Crèches are a necessity for Early Childhood Care and Education (ECCE). Crèches take care of all the basic needs of children below six years of age like providing them with nutritious food, health care facilities and giving them preschool education. Creches in India are much more than a simple day care facility. It is a comprehensive programme. Children are very vulnerable given their age. They require constant care and protection. Crèches therefore act as a preventive measure against maladies and problems (Some of these mentioned in the Rajiv Gandhi Creche scheme are ‘...child labour, school drop outs, child prostitution, outreach for medical and health programme, female literacy’.) that the children are exposed to in the absence of their mother.

151 CSWB Guidelines for the Rajiv Gandhi Creche Scheme.
152 It refers to people who are into the profession of caring for children in their own homes.
153 For details refer to Bhagirathi Sahu. 2004. Preschool Education and An Integrated Preschool Curriculum, New Delhi: Dominant. Crèches can be found in tribal areas, near factories, mines and urban construction sites. Balwadis can be found in rural and tribal areas which cater to older preschool children. In urban areas there are nursery schools which are costly and are meant for middle class families. Besides these state initiatives like that in Orissa, Gujarat, West Bengal which are known as pro primary schools also can be found. Lastly, there are the preschool centers that have been set up by the GOI under the Integrated Child Development Scheme (ICDS).
structure of an individual's personality is built'. The child demands attention to his or her various physical, mental and emotional needs. 'The early childhood (the first six years) constitutes the most crucial period in life, when the foundations are laid for cognitive, social, emotional, physical/motor development and cumulative life long learning'. For this, a child needs proper nutrition and a stimulating environment.

Stimulated environment includes enlightened, interested, educated and cultured parents and other family members, adequate nutrition, healthy living conditions, exposure to books, toys, picture books, magazines, opportunities to play/exercise, manipulation, exploration, experimentation, problem solving and creative self-expression. A joyful and peaceful atmosphere prevails in such an environment.

These factors are known to affect the long term development of the child.

Child survival, growth and development, has to be looked at as a holistic approach, in an integrated manner as one cannot be achieved without the others. There have to be balanced linkages between education, health and nutrition for proper development of a child. The crèches are institutions which cater to such needs of the children. The preschool education provided in these institutions is also very important.

'Very often education is poorly adapted to the child’s psychology and local environment due to which there is nearly 80% dropouts in the primary school and only a small percentage, after primary education, pursue their studies at a higher level'. In view of this, pre-school education is seen as crucial. ‘Steps to increase the availability of pre-school education have been an important measure to increase enrolment in schools’. In India, ‘preschool education is always optional... the official authorities do not prescribe syllabuses and methods for use in pre-primary establishments’.

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156 The policy for Integrated Child Development Scheme (ICDS) 1975. Available at www.wcd.nic.in.
Role of NGOs in Creches

In India, the role of NGOs with respect to the crèches is considered most significant. Their significance is recognised in the governmental policies. The National Policy for Children, 1974 recognises that;

The Government shall endeavour that adequate resources are provided for child welfare programmes and appropriate schemes are undertaken. At the same time, voluntary organisations engaged in the field of child welfare will continue to have the opportunity to develop, either on their own or with State assistance, in the field of education, health, recreation and social welfare services.

In India, care of young children has largely been the domain of non-state actors, though their efforts might be supplemented by the government. ‘Both the balwadis and crèches are maintained by private persons, groups and voluntary social welfare organisations who get part of their funds from the Government’s welfare Department’.161 The role of NGOs in innovative crèche schemes is not new. The scheme of Mobile Crèches is one such effort. Meera Mahadevan, a social activist, set up crèches for the women who worked at construction sites in Delhi. Since the parents had no where to leave their children, they brought them along to the construction sites where they were left unattended as the parents worked. ‘They were often unbathed, unkept and unclothed. They had nothing to play except the rubble lying around the construction sites. Mobile crèches activities organised for these children included cleaning, washing, breakfast session, educational activity and health education’.162

Their role in crèches is best recognised in providing pre-school education. In India, the pre-primary education is mostly due to the private initiative of individuals or of philanthropic associations. The role of NGOs for pre-school education is considered very significant. There are a lot of reasons for the same. For one, after the independence education became a state prerogative yet the government model has largely remained limited to formal system of education. ‘Pre-school education may not be a place where formal education is imparted but it is definitely a place where children get their first taste of independence’.163 NGOs are seen as important instruments of creating community awareness for the importance and significance of

the pre-school child and motivating parents and the community towards effective participation in such programmes. ‘The Government can not cope with the problem of pre-school education as it requires a much broader scope than that of institutions of formal education’.

In India, the concept of pre-school education is not a new one and NGOs have always been associated with it. ‘The history of Early Childhood Education in India can be traced back to 1885. The Christian missionaries who pioneered education in India took the initiative in this area too, by starting kindergartens at Lucknow and Poona. Later, in the 20th century, the theosophists and other private agencies made an organised attempt to popularise Early Childhood Education’.

Pre-school education was also stressed upon by Mahatma Gandhi in his concept of pre-basic education.

After independence, the government gave utmost priority to the development of children. NGOs were seen as an integral part of this effort. Organised attempts were made for the promotion of the cause of early childhood education for the children of the underprivileged sections by involving the NGOs. ‘The Indian Council for Child Welfare established in 1952 was the first national organization to mobilise voluntary activity in every state in this regard’. Soon the CSWB was established and for imparting pre-school education, Balwadis were set up under it. ‘This [CSWB] is still considered to be the principle organisation for introducing the Early Childhood Education programmes at various levels and in various states’. The CSWB operates mainly through voluntary agencies.

The National Policy for Children which came up in 1974 aimed at child development through state and voluntary efforts complementing each other. It noted that ‘children’s programme should find prominent part in our national plans for the development of human resources, so that our children grow up to become robust citizens, physically fit, mentally alert and morally healthy, endowed with the skills and motivations provided by society’. It thus, provided for opportunities for the growth and development of children and accorded priority to crèches and other such

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164 Butt, ‘Management of Pre-School Child Development Programmes’, p. 146.
165 Manga Devi, 1987. A Longitudinal Study To Examine The Influence of Pre-school Education on Social Maturity, Language Skills and Scholastic Achievement of Students with and Without Anganwadi Background at Primary Level, New Delhi: Osmania University, pp. 26-27.
166 ibid., pp. 26-27. The author discusses in detail the comprehensive programme of pre-basic education as elicited by Gandhi.
167 ibid., p. 32.
168 ibid., p. 32.
facilities for the care of working and ailing mothers. Consequently, the crèche scheme was started in the year 1975. Since the policy had aimed at partnership between the NGOs and the state therefore, it was the CSWB which was to implement the scheme. The ICDS which also came in 1975, further noted that ‘this component [pre-school education] for the three-to six years old children in the anganwadi is directed towards providing and ensuring a natural, joyful and stimulating environment, with emphasis on necessary inputs for optimal growth and development’. ‘The early learning component of the ICDS is a significant input for providing a sound foundation for cumulative lifelong learning and development. It also contributes to the universalization of primary education, by providing to the child the necessary preparation for primary schooling and offering substitute care to younger siblings, thus freeing the older ones – especially girls – to attend school’.169 Thus, mindful of such needs, the crèche scheme for day care of the children was started under the National Policy for Children in the year 1975. Presently, it is undertaken by the Department of Women and Child Development of Ministry of Human Resource Development under the ‘Rajiv Gandhi National Crèche Scheme for the Children of Working Mothers’.170 Under this programme, the children in the vulnerable age group of 0-5 of mainly migrant, casual and agricultural labourers and construction workers are provided with day-care services. There are 12470171 crèches throughout the country. The Scheme is being implemented by a variety of organisations like the CSWB, Bhartiya Adimjati Sewa Sangh (BASS), Indian Council for Child Welfare (ICCW). The crèche programme of the SSMES is being sponsored by the CSWB.172

Pre-school education is regarded as a necessary aspect for the holistic development of the child. It has present as well as long term benefits. Children who undergo pre-school education are believed to remain in the educational system for longer. Priority is to be accorded to the development of different faculties of the child

169 www.wcd.nic.in. (Accessed on 11.11.08).
170 The Crèche scheme was renamed as Rajiv Gandhi National Crèche Scheme in 2006.
171 www.wcd.nic.in (Accessed on 11-10-08).
172 The CSWB promotes NGOs through its different schemes and provides them grants for interventions. The CSWB has its state chapters which act as advisory units and help in decentralisation of its functions. The crèche scheme goes beyond the normal day care activities and aims at all around development of young children. It was revamped in 2006. It also accords due importance to pre-school education and aims at assisting children both to enter school and to remain in the system.
through concentration on activities rather than textbook knowledge. With this viewpoint, the curriculum of pre-school education has not been fixed.

**Crèche Programme: Role of Shanti Swaroop Memorial Educational Society (SSMES)**

SSMES is located in village Chamkaur Sahib, in Rupnagar district. Its creche activities extend to three districts of Punjab namely Rupnagar, Fatehgarh Sahib and Nawashahar. The NGO does not cater to education exclusively. Crèche programme is one of the various programmes undertaken by the organization. Initially it had opened a school at Chamkaur Sahib for providing education to the children of the village. Gradually as the NGO moved to other fields related to development, the activities associated with the school reduced. It has been catering to the preschool education of the children for a long time since it aims at the development of women and children in rural areas. The crèche is regarded as an important tool for the same since welfare of the children is essentially related to that of women.

The NGO has (2007-08) twenty crèches which are providing support services to the children and their mothers. All the crèches are located in rural areas since they lack basic facilities. Care of the young children is one of them. Even government officials share the same view. ‘Generally crèches are found in urban settings. Therefore, they are being taken up by many NGOs in the villages of Punjab because of lack of resources for the care of children’.

When SSMES moved in to set up a crèche in Chamkaur Sahib, there was no such facility available. Little children generally went without care during the day. Women were busy with their chores which left the children unattended. They would play all the day long at different places in the village. Some of these areas were not safe. The children were exposed to dangers which their young minds are unable to sense. There were thorny bushes, cattle and open drains which posed danger to them. They sometimes ended up getting hurt. The whole day, they would keep busy in playing without any real toys or recreational material. Sometimes they went without food and would lack even in basic health and hygiene. Parents too, being in rural areas were generally not much educated. They themselves had grown up without such care and were ignorant about it. Hence they did not realise its importance. They had no idea that their child could learn something constructive during this time which would help in his/her overall development. This led him to set up institutions which could cater to such needs. He started with the first crèche in Chamkaur Sahib. Gradually, by 1989, the NGO was able to set up 19 crèches.

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173 Interview with B. S. Bakkal, Former Secretary of PSSWB on 17.12.08.
For SSMES, crèche helps to take complete care of the child with respect to health, nutrition to education. Initially, when the first crèche was set up, convincing the parents to send their children to the crèche was not very difficult. The NGO was able to acquaint them with the benefits of the crèche system. It convinced them that while their children were in good care of an adult who herself is generally an educated lady of the village, they would be free of worry and would have more time to perform their daily activities. Besides that, the children would also be provided nutrition and their health would also be taken care of. Moreover, they would also be taught certain basic education which would help them when they went to school. The idea appealed to the parents and they started sending their children to the creche. That the services were provided free of cost was an added attraction. Sometimes the children came in such large numbers that the NGO had to refuse admission to them.

The table below provides a list of villages where the crèches being run by the NGO.

### 4 E: Crèche Centres Being Run by SSMES, 2007-08

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Village</th>
<th>District</th>
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<tr>
<td>1</td>
<td>Asron</td>
<td>Nawashahar</td>
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<td>2</td>
<td>Prem Nagar</td>
<td>Nawashahar</td>
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<td>3</td>
<td>Rail Majra-I (Ravidas Mandir)</td>
<td>Nawashahar</td>
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<td>4</td>
<td>Rail Majra-II (Balmik mandir)</td>
<td>Nawashahar</td>
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<td>5</td>
<td>Majra Jattan (Rail)</td>
<td>Nawashahar</td>
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<tr>
<td>6</td>
<td>Tonsa- Bazigar Basti</td>
<td>Nawashahar</td>
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<td>7</td>
<td>Zeowal- Poultry Farm</td>
<td>Nawashahar</td>
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<td>8</td>
<td>Bana</td>
<td>Nawashahar</td>
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<td>9</td>
<td>Kheri Salabatpur</td>
<td>Rupnagar</td>
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<td>10</td>
<td>Makrona Khurd</td>
<td>Rupnagar</td>
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<td>11</td>
<td>Mane Majra</td>
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<td>12</td>
<td>Oind</td>
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<td>13</td>
<td>Parozpur</td>
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<td>14</td>
<td>Rolu Majra</td>
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<td>15</td>
<td>Bhallian</td>
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<td>16</td>
<td>Silohmansko</td>
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<td>17</td>
<td>Salempur</td>
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<td>18</td>
<td>Bhurare</td>
<td>Rupnagar</td>
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<td>19</td>
<td>Banakulia</td>
<td>Rupnagar</td>
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<tr>
<td>20</td>
<td>Gaggarwal</td>
<td>Fatehgarh Sahib</td>
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</tbody>
</table>

Source: PSSWB, Chandigarh.
Implementation of Crèche Programme by SSMES

The rules for the services delivery and implementation of the crèche programme have already been specified by the Rajiv Gandhi National Crèche Scheme for Working and Ailing Mothers. The NGOs have to function according to the provisions of the programme. For the full fledged development of the child the CSWB has taken into account numerous aspects. Specifications about the facilities to be available at the centre have been issued. The SSMES tries to ensure that they are able to meet the specifications of the programme. These are;

- **Environment:** SSMES tries to ensure that the centres are clean, well lighted and adequately ventilated. The helper at the crèche takes care of the cleanliness of the premises. The NGO also tries to makes sure that the play area around the centre is adequate, safe and enclosed with walls. The young children also need ample rest during the time they are in the crèche. For this the NGO has maintained cots and *darris* for the children to rest. The crèche are housed in community centres or private houses depending upon the availability. However, a central location is preferred so that all the children can approach it easily. Mostly, the villagers themselves provide for the space where the crèche is to be set up. Otherwise it is the responsibility of the crèche worker to manage a suitable place. This sometimes poses a problem as there is no provision of rent for the same.

- **Education and Recreation:** The key purpose of the crèche is to ensure good development of the child by raising his or her interest in constructive activities. SSMES has a daily activity chart which provides for different activities. According to the chart, the children are made to do prayer and physical training in the morning. Some reading and writing is taught to the older children. The children are taught simple things like alphabets, names of fruits, vegetables, birds, animals and flowers. They are also taught poems and stories. These reading and writing activities are to enable them to grasp the school syllabus with ease, when they go to primary school. Moral science is an integral part of the programme. The children are taught simple yet valuable lessons in good conduct. These activities have to be interesting so as to capture the imagination of the children. Therefore aids like colourful charts, learning with drawing and more such activities are undertaken at the crèche.
Besides these, the children are also taught about the importance of hygiene and good manners. Special attention is given to activities like nail cutting, washing hands before and after meal, brushing teeth and combing of hair. Reading and writing and other educational material like books, notebooks, slates, rubber, pencils and charts are provided to the children. Besides education, the crèche also has simple recreational facilities like games and swings like sea-saw slides etc.

- **Nutrition:** The scheme provides for supplementary nutrition to be served to the children. This is done to counter any nutritional deficiencies which might exist in children and which may hamper their development and growth. For this reason, cooked food is considered healthier than packaged food since it is fresh and healthy. Young children are in the developing phase of life, therefore they need good, nutritious food. For this SSMES provides them with cooked food once a day like sweet and salted rice, *dalia*, parched grams, *khichdi*. The food is prepared by the helper in the crèche itself. The crèches have to be equipped with cooking facilities and cooked food for the children is encouraged. For this purpose, the crèche is equipped with a cooking gas and utensils like pans, plates, spoons, tumblers and jugs required for the same. Adequate supply of drinking water is ensured.

- **Health:** The crèche scheme also aims at providing preventive and promotive health of the children. Periodic visits by doctor are arranged. They provide emergency services to those children who are not covered under the government programme. For instance, the crèche worker ensures that all the children are immunised. She regularly impresses upon the parents to get their children vaccinated. Immunisation charts of all the children are maintained. On polio days, she makes sure that the children take polio drops. Vitamin A drops are also given to the children from time to time to keep their eyesight healthy. A first aid kit is also maintained at the crèche. It contains items like ointment, dressing material, tablets like crocin, cough syrup, chewable calcium tablets and other things.

- **Other Activities:** Other activities of the crèche include celebration of special days like the Children’s Day or festivals like lohri. On these occasions, the

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children participate in different games, poem recitation and other such activities. The Director is of the view that these activities act as a break from the monotonous routine for the children. It is also a platform for them to showcase their talents and thus, build their confidence. Moreover, these occasions are apt to sensitise even the parents towards crucial social and environmental issues. Female foeticide, saving of water or energy, health and hygiene are issues which have been discussed during such functions. Such days are utilised by the NGO to bring in contact different beneficiaries and thus, make the people aware about the programmes being undertaken by the NGO.

The activities of the crèche are carried out by the faculty which comprises of a crèche worker and a helper. They are more than mere teachers for the children, they act as advisers and guide for parents on various issues relating to the children. The crèche worker is generally an educated lady though the level of education varies. Generally these workers have to undergo a training programme as specified but SSMES confesses that it has not been able to ensure training of all these ‘Balsewikas’ though it tries for the same. The NGO does provide them with informal training and is always available for smoothing out the problems faced by the crèche.

The crèche timings have been kept flexible keeping in mind the needs of the children. The scheme provides for the children to be in the crèche from nine a.m. to five p.m. However, if a child wants to go home early, the helper personally accompanies the child home. Normally too, if the parents are unable to collect their children from the crèche, the crèche staff ensures that they reach home safely.

**Impact Assessment**

SSMES has been undertaking various programmes related to health, education and income generation. The crèche programme is one of its earliest interventions. Since the setting up of the first crèche in 1981, these have faced many ups and downs. With the changing times, the context in which these institutions function have undergone a drastic change.

The major contribution of SSMES has been in providing services in areas where they were previously unavailable. Due to the efforts of the NGO, many

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175 Some of the crèche staff has been provided training at *Bal Bhavan*, Chandigarh as directed by PSSWB.
children now have the opportunity to learn and play at a common place while their parents are busy with the daily chores. In the 1980s, these were the first institutions to provide such facilities of day care to children. Other forms of pre-school care have come up in the mean time like the anganwadi, yet this programme continues. In the earlier times, the crèches were located in the areas where the need was felt for the same. Today, the NGO has to take care that there is no anganwadi which is located in the area. They sometimes have had to shift their functional centre after anganwadis were established in the same village. For instance, in 2004, the crèche at Makrouna (Rupnagar) was shifted to Makrouna Khurd, after an anganwadi centre came up there. Crèches also exist in villages where anganwadis have been set up yet they are not able to cater to all the children. For instance, in the village Oind (Rupnagar), there exist two anganwadis besides a crèche to cater to children of the village. This crèche has been functional for the past nineteen years. Moreover, crèches also exist in villages which do not have an anganwadi centre though such cases are rare. Earlier under ICDS, anganwadis were not established where the population of the village was less than 500. Though this has been done away with yet certain areas remain neglected. The case of village Tapprian (Rupnagar) is one such example. Tapprian is a small village with a population of about 500. There is no school or anganwadi in the village. Since the population is very less, no one wants to establish an anganwadi centre there. The nearest primary school is located nearly 2 kms away. The young children therefore had no place to learn and play. The NGO therefore, set up a crèche in July 2008.

There is another crucial aspect for the successful functioning of the crèche. It has to be in a place which remains convenient to the beneficiaries. The SSMES generally tries to ensure this, though it is not possible every time. Generally the NGO tries to set up the crèche at some central location like community halls or dharamshalas. This makes the location convenient for all the people. Sometimes unavailability of such central locations forces the NGO to set up crèches in private houses as well. ‘Beneficiary convenience is given preference because if the programme is to run successfully then such problems have to be done away with’.176

The children are too young to reach crèches on their own. Therefore, such a place is

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176 As told to the researcher by Mahinder Kaur, Creche worker at Makrouna Khurd, Ropar on 25.09.08.
chosen which remains within easy reach in terms of distance to maximum number of beneficiaries. Moreover, the place where crèche can be established is always due to the support of the community. This is so because the NGO is provided no rent allocation for building where the crèche has to be housed. For such purposes, the CSWB allows the NGO to collect funds from the community. Yet the NGO has been unable to do it. The people who leave their children in the crèches majorly belong to the lower income group. They are landless labourers with no fixed source of income. They can not afford to contribute to the crèche financially. Therefore, the crèche worker relies on community support for a suitable space to house the crèche. The NGO laments that even if it tries to garner resources on its own it is unable to do so because parents are not ready to pay anything towards it. It is mainly due to the fact that no charges are levied in the *anganwadis*.

In terms of the timings of the crèche certain variations were observed. The scheme specifies that the timings of the crèche are to be from nine a.m. to five p.m. They have been set to match the job hours of the working mothers. However, the crèches of SSMES do not function according to this time frame. The SSMES crèches are open from eight a.m. to two p.m. The crèche teachers attribute it to the local conditions. The crèches of SSMES are located in rural areas. The women generally do not go out to work. Other works like collecting fodder for the cattle takes then two to three hours. Generally, the women collect their children from the crèche after their daily chores are over. So, by two p.m. most of the children leave for their houses.

The crèche scheme faces certain limitations on account of two factors: inadequate funding and the existence of parallel governmental institutions for child care. The NGO sometimes has to face rough times with the programme if the funds are not released on time. Moreover, funding remains inadequate. Besides the funds, manpower also at times poses a problem. Crèche centres at times are closed

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177 These are the government day care centers organized under the Integrated Community Development Scheme (ICDS) programmes.
temporarily if the crèche worker is able to find a better job somewhere. For instance, the crèche in Jhalian Kalan had remained closed because its Balsevika got a job in the anganwadi in the same village (Jhalian Kalan) and she shifted all the children their. The crèche itself had to be shifted to another village. This happens due to the fact that there is a marked difference in the salaries of the crèche worker and their counterpart in the ICDS centre. Moreover, certain difficulties faced due to overlapping of efforts. The government scheme of Anganwadi has been implemented in all states uniformly. The crèche programme which was already being carried out by the CSWB was not taken into account. This leads to problems. If new anganwadis come up in a place where a crèche already exists it generally poses a problem for the latter.

SSMES thus, has been instrumental in providing pre-school education and care to the children in rural areas. Their main aim is to cater to the welfare of the women and children. Crèche programme is one of its prominent interventions. Early care is crucial for a child. Their proper growth depends on a number of factors like proper nutrition, healthy and stimulating environment, learning and playing opportunities among many other things. The lack avenues for preschool education in villages makes the intervention on the part of the NGO very crucial.

178 The PSSWB highlighted this factor in their creche report in September, 1998. As per the report the NGO had almost been blacklisted in 1997 with respect to a dairy loan availed by it. (The dairy loan was a scheme launched by the CSWB, in 1979 for the women of the weaker section.) The working of some of the crèche units was also inadequate. Subsequently the grants were stopped. Raksha Dhand who is the coordinator of the NGO, accepts the fact that the mismanagement occurred due to lack of capacity building. The reason given was that the NGO was unable to turn the loan into a productive one which led to a lot of difficulties. She pointed out that there was no institution back then which could have guided them through these problems. The government officials were not found to be helpful enough in the matter. But the PSSWB reports reveal that the NGO tried to continue with the crèche centres on their own though the numbers gradually fell. Given these conditions the crèche also faced other difficulties during that period. Cooked food could not be provided to the children (the evaluation report of 1998 mentions that biscuits were provided to the children during this period), nor could the visit of the doctor be arranged. The report concludes that, ‘although the functioning is not satisfactory but we can not even term it unsatisfactory’. The officers were of the view that though the educational, kitchen and sleeping facilities were available in most of the centres, the recreational facilities were lacking. The board also talked to community people and they seemed to hold a good opinion about the NGO. The grants were thereafter released in 1999-2000. The NGO had 12 units in 2003. In 2006-07 the number had again increased to twenty. According to the present Secretary of the PSSWB, the NGO is a good one and in case its functioning would not have been satisfactory then the grants would be discontinued. As told to the Researcher by P. Ranga, the Secretary of the PSSWB on 24.12.08. The former Secretary of PSSWB, B.S. Bukkal had also held a good opinion about the NGO.
Jan Shikshan Sansthan (JSS): Vocational Education Outreach Programme

The JSS is a vocational training programme. ‘The JSS is an institutional framework for offering non-formal vocational and skill-upgradation training programmes to adults in the disadvantaged sections’. It was launched in 1967 and was then known as Shramik Vidhyapeeth. In April 2000 the scheme was renamed as Jan Shikshan Sansthan.

The post independence phase in India saw several efforts being made by the government to link literacy with development and social education. One of them were the SVs that were a part of Urban Adult Education Programme conceived by the Ministry of Education for the worker’s education. ‘The success of the nation’s economy depends in no small part on the proficiency of the nation’s workers’. This training was needed, because the early years of independent India saw rapid industrialisation being undertaken by the government. This led to large scale urbanisation as workers migrated from semi-urban areas and even distant villages to new areas where the factories were located. They needed considerable help in adjusting to the new surroundings of work and also to the life in an urban setting.

‘Not only [have] the educational and learning needs of the workers widened but the number of workers was also growing constantly’. It led to the formation of the Central Board of Workers’ Education.

179 Literacy: facts at a glance. 2001. New Delhi: Directorate of Adult Education, p. 41. This programme was conceived as responding to the educational and vocational training needs of numerous groups of adults and young people. Men and women belonging mostly to the unorganised, urban informal sector, living and working in urban and industrial areas and persons who have been migrating from rural to urban settings, were expected to derive substantial benefits from such a scheme.

Social education implies literacy which is integrated with various general educational components, such as civics, personal and community hygiene, elementary history and geography, a broad outline of Indian cultural traditions including some knowledge of political, social and economic problems facing the country. Instructions in simple craft was also an added component with recreational activities. Maulana Abulkalam Azad, the first Education minister of India, named this holistic concept of education as ‘Social Education’. For details read, Sushma Mehr-Ashraf. 2004. Adult Education in India: Search for a Paradigm, New Delhi: Sunrise.


181 Often they were found living in inhuman conditions in slums or even on pavements or other such areas. Many of these workers were first generation workers who needed help in adjusting to the complex urban life. Adult education was the best way to help such people in improving their living conditions by increasing their self-dependency as well as their work efficiency. Such conditions demanded their own strategy, institutional arrangements and techniques for meeting the educational and vocational training needs of the workers. The SVs were started as a programme of Adult Education for Workers in Urban and Industrial areas. Adult education during the 1960s came to be identified with the concept of functional literacy. Functional literacy implies that a person is functionally literate when he has acquired the knowledge and skills in reading and writing which enable him to engage in all those activities in which literacy is normally assumed in his culture or group. The Directorate of Adult Education had at the time identified 65 schemes/programmes in different departments of Government of India which had substantial component of NFE for functional literacy. The SVs (presently JSS) was one of them. For details see S. Y. Shah. 1999. An Encyclopedia of Indian Adult Education, New Delhi: NLM, Ministry of HRD, p. 23.

(CWBE) in 1958 by the Ministry of Labour. The board aimed at increasing literacy among the workers. ‘...orienting them towards issues related to Trade Unionism, industrial relations, labour laws, social security etc’.\textsuperscript{184}

The Ministry of Education also sponsored two types of programmes for workers’ education. ‘First, the Workers’ Social Education Institute\textsuperscript{185} being tried out for workers in semi-urban sectors and the second, the multi-faceted, need-oriented programmes for workers in highly industrialised centres through the set-up of Shramik Vidyapeeths (Polyvalent Adult Education Centres)’.\textsuperscript{186} Under the above experiment, three SVs were set up. The first one was established in Worli, Mumbai in the year 1967. The programme stressed on providing education through non-formal means.\textsuperscript{187}

‘Non-Formal learning encompasses informal learning which can be described as unplanned learning in work situations and elsewhere, but also includes planned and explicit approaches to learning introduced in work organizations and elsewhere,

\textsuperscript{184} Ashraf. \textit{Adult Education in India}, p. 151.
\textsuperscript{185} Under the programme, two Workers’ Social Education Institutes were set up. One in Indore in 1960 and the other one at Nagpur in 1969.
\textsuperscript{186} Ansari. \textit{Adult Education in India}, p. 52. The scheme was initially evolved as a non-formal continuing education programme to respond to the educational and vocational training needs of adults and young people living in urban and industrial areas and for persons who had migrated from rural to urban settings. The programme was started to impart training to workers through non-formal means to increase their work proficiency thereby increasing their standard of living. For details see www.nlm.nic.in. (Accessed on 12.05.09). This is the official website of the National Literacy Mission.
\textsuperscript{187} There are many Non-formal Education (NFE) programmes that are being undertaken in India. Many agencies including non-government as well as government (both Central as well as State) are involved in such initiatives. Almost every ministry except the Defence, Home and External Affairs runs some kind of programme or the other. This is apart from the Total Literacy Campaign (TLC) initiative under the National Literacy Mission (NLM). For details refer to \textit{EFA Global Monitoring Report}, 2008. Education for All by 2015: will we make it?, France: UNESCO. Available at www.unesdoc.unesco.org.
not recognized within the formal education and training systems.\textsuperscript{188} Non-formal education gains importance in certain contexts. Given its flexible nature it is more equitable, approachable and adaptable. ‘There was a move to expand the system to reach the unreached, to become more equitable, to concentrate on mass education (universal primary education) rather than on the more elitist higher or advanced education’.\textsuperscript{189} ‘Non-formal education is viewed as an important alternative channel of education for those who have long been deprived of opportunities of formal schooling. NFE offers a second chance to school drop-outs, particularly the out-of-school youth.’\textsuperscript{190} NFE is also very flexible in its approach. ‘[NFE] is an open-ended channel consisting of organised or semi-organised educational activities outside the regular structure and routines of the formal school system’.\textsuperscript{191}

‘In some cases the main purpose has been to ‘open up’ existing systems of education and training for alternative learning pathways while trying to avoid unnecessary repeat learning sequences. In others, the purpose has been to support lifelong learning, to make it possible for individuals to capitalize on various learning forms and pathways.’\textsuperscript{192}

Lifelong learning requires a stronger focus on the link between different forms of learning in different learning domains at different stages of life. It has to face the challenge of linking a variety of formal\textsuperscript{193} and non-formal learning areas.\textsuperscript{194}

\textbf{Shramik Vidyapeeths (SVs)}

“The object of SVs is to provide integrated education and training courses for different categories of urban workers in order to improve their job competency

\textsuperscript{188} ibid., p. 13.
\textsuperscript{189} Alan Rogers. 2005. \textit{Non-Formal Education: Flexible Schooling or Participatory Education}, Hong Kong: Comparative Education Research Centre, University of Hong Kong, p. 63.
\textsuperscript{191} ibid., p. 123.
\textsuperscript{193} Formal education alone proved unable to meet the needs of majority of the population. To cope with the shortcomings the formal system underwent reforms. Yet given the nature of the formal education these were not enough for the ‘new development paradigm’, especially in context of rural population in developing countries. Attention then switched to changing schooling-improving quality in terms of goals to clarify its relationship with national development, to enable education to lead to social transformation. To cope with this, Vocational education and training (VET) became a focal point, for reforming the education systems in many developing countries. However, experiments with VET led to disillusion. NFE too was unable to meet the demands of the parents and the felt needs of rural communities. It was seen by many employers, parents and students to be second class education, inferior to formal system. This was largely due to the understanding of education as a whole by the society. Its main purpose was wrongly perceived to be to help students to qualify to get a job rather than to develop the skills and attitudes which would help them to do the job. For details read Rogers. \textit{Non-Formal Education}, pp. 64-66.
\textsuperscript{194} Bjornavold. \textit{Making Learning Visible}, p. 23.
leading to increase in productivity, to broaden their knowledge and to enrich their lives'.\textsuperscript{195} In this endeavour, the government was helped by UNESCO.\textsuperscript{196} Besides catering to the vocational needs of the workers the SVs were also to function as centres of continuing education for workers belonging to both organised and unorganised sector.

Continuing education, as the term indicates, is essentially a follow up education. Its starting-point, unlike that of adult education, is undefined because it depends on from where one wishes to take off and continue one's education in whatever field one wants. It can be in the nature of post-literacy to post-post graduation programmes or anything in between. But in most cases it could be highly flexible and unstructured- a point closer to the nature of NFE. Continuing education is obviously a component, or let's say an essential strategy, in lifelong education concept.\textsuperscript{197}

People who migrated from rural to urban settings faced difficulty in acquiring skills formally through institutions. The scheme was launched as a polyvalent or multi-faceted adult education programme aimed at improving the vocational skill and quality of life of workers and their family members who were either unskilled or semi-skilled.

The SVs were part of NFE programmes.\textsuperscript{198} Given the constraints of time available with the workers, NFE oriented programmes were to enable their inclusion in the world of literacy. ‘Courses of different duration were [are] organised at places and time convenient to the participants in accordance with the concept of program flexibility, identified needs of particular groups of working people and the needs of

\begin{itemize}
  \item The Ministry of Education, with the assistance of UNESCO developed a scheme of setting up a network of Polyvalent Adult Education Centres to provide facilities in general education including literacy, vocational training and education for civic, cultural and aesthetic aspects for the workers and those seeking employment'.\textsuperscript{196} For details see Ansari. \textit{Adult Education in India}, p. 55.
  \item In India, both formal and non-formal vocational education programmes have been undertaken. In formal vocational educational programmes a system of planned and structured training is followed. Initiatives were taken up both at the national and the state level. At the national level, were programmes like the Craftsmen Training Programmes, Apprenticeship Training Programmes and Advanced Vocational Training Programmes that catered to the vocational needs of students. At the state level too, certified courses were run for the same. The programmes were organized through Industrial Training Institutes (ITI) and various other centers established for the purpose throughout the country. Educational qualifications for these varied from pre matriculation to higher secondary. Attempts were made to formalize vocational education. Certificates were issued for pursuing these courses. Attempts were also made for combining it with school education. Vocational training is now provided in schools at senior secondary level. The idea behind introducing practical subjects in secondary schools is to divert students into different walks of life. Besides providing opportunities for skill development and thereby increasing employability, this helps to act as a pressure valve on the university education system.
\end{itemize}

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industries as measured through assessments. These courses include programs for textile weavers, autoloom weavers, sheet metal workers, boiler attendants, industrial electricity, etc.  

The project proposed to demonstrate how functionally valuable and, to a fair measure, financially self-sustaining programmes of continuing adult education could be organised for a large number of workers having different levels of skills, and educational backgrounds etc. Literacy is a necessary entry point for various lifelong and continuing education programmes. Continuing education programmes are available in various formats like distance learning, face-to-face or self-study. These are generally flexible in terms of duration and format to suit the requirements of the learners. The ultimate objective of these centres was to make the workers better workers by improving their job competence thereby increasing their productivity and at the same time enriching their personal lives too. In the year 2000, the Institutes' activities were enlarged. The infrastructure was strengthened to enable them to function as district level repositories of vocational and technical skills in both urban and rural areas.

It was gradually realised that even though such efforts were being made to spread literacy and skill development to all the needy population yet a large number of the people living in rural areas were not being covered under them. The SVs themselves concentrated on urban industrial workers. These courses were designed in such a manner so as to impart knowledge to workers in respect of industrial occupations. Moreover, despite a flexible and simplified approach of the VET it did not gain much popularity. Attempts for vocational training remained scattered. Degree courses were still the preferred option with the students as they offered better pay packages.

In the human capital framework, general education creates ‘general human capital’ and vocational and technical education ‘specific human capital’. The former is portable across one’s life and from job to job, while the later one is not and hence many advocate general education, as more suitable to the flexible labour force that can change task and even the type of work; but the later one has an advantage, imbibing specific job-relevant skills, that can make the worker more readily suitable for a given job and would make

200 Ansari. *Adult Education in India*, p. 56.
201 Shirur. *Non-formal Education for Development*, p. 117.
him/her thus more productive. Hence both are important, and education systems in many countries therefore include both general and vocational streams of education in varying proportions.  

However, formal system itself was facing problems. It is unable to reach out to all those who remained outside the fold of education leaving a large number of the people uncatered for. Much of the population remained illiterate or unskilled to do anything except manual work. Even those who did gain some education were forced back into the bracket of the uneducated as they were unable to use it over a period of time. For this reason, vocational training reoriented itself. It aimed at increasing its mass outreach and provide for the changing needs of the adults in terms of opportunities and facilities available. It was under these conditions that the scope of the SVs was expanded which in the year 2000 took the shape of JSS.

**Jan Shikshan Sansthas (JSS)**

The SVs had not catered to the rural areas. Under JSS the target group was expanded. This expansion was also promoted by the fact that a large number of neo-literates had been created in the rural areas as a result of literacy campaigns that had been undertaken in India.

There was logic for its expansion. Total Literacy Campaigns, launched after the setting up of the National Literacy Mission in 1988, had transformed the literacy landscape of the country and created an army of neo-literates who having realized the power of the written word, now wanted to use it to improve their livelihoods through skill development. The post-literacy programme had given a few of them the taste of vocational skills but the continuing education programme promised to extend it to many more people.

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202 Jandhyala B G Tilak. 2002. ‘Vocational Education and Training in Asia’ in John P. Keeves and Rye Watanabe (Eds.) *The Handbook on Educational Research in the Asia Pacific Region*, India: Kluwer Academic Publishers. Article available at www.norrag.org. NORRAG (Network for Policy Research, Review and Advice on Education and Training) is a focus and forum for the analysis of aid and international policy development in the education and training sector committed to encouraging critical analysis of international development especially in the field of education and training through a network of researchers, policymakers, donor agencies and NGOs. NORRAG is presently funded by the Swiss Agency for Development Cooperation (SDC) and the UK Department for International Development (DFID). The network was constituted as an association under Swiss law in July 1992. It is international and based at the The Graduate Institute in Geneva, Switzerland.

203 The JSS tries to impart vocational skills to people in the age group of 15-35 years. At least 25 percent of the program beneficiaries must be neo-literates.
beneficiaries. That became the rationale of setting up more Jan Shikshan Sansthan, to match the needs of the districts.\footnote{ibid.}

This, in turn created a need for mass outreach programmes for the vocational development of the people who had newly acquired the literacy skills to link literacy with skill development.

Keeping in view the changing literacy scenario in the country and the large number of neo-literates to be covered under Continuing Education [in which skill development/ upgradation is a part], the activities of Shramik Vidyapeeths are proposed to be enlarged to provide academic and technical resource support to Zilla Saksharata Samities [District Literacy Committees] in taking up vocational and skill development programmes for neo-literates in both urban and rural areas and also to organise equivalency programmes through Open Learning Systems. To facilitate the playing of a better role, the institutions will now be renamed as Jan Shikshan Santhsan (JSS) - Institute of People’s Education (IPE) - with increased financial support.\footnote{ibid.}

Financial Details of the Two Schemes

The JSS is financed by the Adult Education Department within the MHRD. According to MHRD, there are at present (2008) 221 JSSs in India.

\textbf{4 F: Financial aspects of Sharmik Vidyapeeth (SVs) and Jan Sikshan Santhans (JSS)}

<table>
<thead>
<tr>
<th>Items</th>
<th>Earlier Parameters</th>
<th>Present Parameters</th>
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<tbody>
<tr>
<td>Name</td>
<td>Shramik Vidyapeeth</td>
<td>Jan Shikshan Sansthan</td>
</tr>
<tr>
<td>Classification</td>
<td>Two Categories(A &amp; B)</td>
<td>Three categories(A&amp;B)</td>
</tr>
</tbody>
</table>
| Financial pattern Recurring | Rs.12.30 lakh to cat. A  
Rs.8.00 lakh to cat. B | Rs.35 lakh to category A  
Rs.25 lakh to category C |
| Non-recurring          | Not existing(one-time grant for equipment,vehicle,etc) | Rs.15 lakh to category A  
Rs.10 lakh to category B & C |
| Building grant         | Not existing       | Rs.20 lakh to old as well as new JSSs |
| Opening of new JSSs    | 5 per annum        | 1999-2000 20  
2000-2001 15  
2001-2002 15 |

Source: \url{www.nlm.nic.in}

Scope of JSS

The JSS is a polyvalent approach\footnote{ibid.} that attempts to provide knowledge and skills in an integrated manner. It rests on the following principles: a worker/ neo-
literate must have continuous access to education and training throughout his life; each programme should be need-based; since needs vary widely, programmes have to be diversified, flexible and adaptable to varying situations.

The JSSs are unique in many ways. They help in providing specific education to suit the needs of the adults both in rural and urban areas. This training is available at a very low cost. Their doors are open to everyone and they reach out to their clientele groups by setting up sub centres in the heart of the slum or in remote rural areas.

**Objectives of JSS**

As specified under the present scheme of JSS, the following are its the present objectives:

a) To improve the occupational skills and technical knowledge of the neoliterates and the trainees and to raise their efficiency and increase productive ability;

b) To provide academic and technical resource support to zilla saksharata samities in taking up vocational and skill development programmes for neo-literates in both urban and rural areas;

c) To serve as nodal continuing education centres and to coordinate, supervise and monitor 10-15 continuing education centres/nodal centres;

d) To organise training and orientation courses for key resource persons, master trainers on designing, development and implementation of skill development programmes under the scheme of Continuing Education for neo-literates;

e) To organise equivalency programmes through Open Learning Systems.

f) To widen the range of knowledge and understanding of the social, economic and political systems in order to create a critical awareness about the environment;

g) To promote national goals such as secularism, national integration, population and development, women’s equality, protection and conservation of environment etc.

**Functions of JSS**

The JSS is responsible for identifying the appropriate target areas and target groups through the socio-economic profiles of the population so that the neo-literates could be reached. They have to form at least 25% of the clientele. The JSS is to organise courses for the educational and vocational needs of its clientele groups. Besides training they also have to organise activities for literacy, post-literacy and continuing education of the target population. They have to work in cooperation with other educational, cultural and other social organisations. Act as a co-ordinator, facilitator and catalytic agent by developing a system of net-working in collaboration...
with other educational and technical institutions, development departments, welfare agencies, employers and workers' organisations, voluntary agencies, economic enterprises etc. They are to pay special attention to the needs of the deprived sections, women and unemployed youth and help them attain skills for employment. They are to promote certain forums for the beneficiaries so that collective activity can be encouraged. Moreover, JSS is to conduct follow-up services for the beneficiaries. For the resource persons, the JSS is to organise training programmes as well as orientation programmes. The JSS is to accord priority to adult neo-literates/semi-literates, SC and ST, women/girls, oppressed, migrants, slum/pavement dwellers and working children.

**Role of NGOs in JSS**

Today, education is a function and responsibility of both the government and the civil society. Ordinary people and groups are now taking the responsibility for their education and development and are very often working in close association with the NGOs to achieve this purpose. ‘there is a growing realisation that much can be achieved if all will work in an atmosphere of trust and confidence, respecting the contribution of each partner, and sharing resources in service of the goals of Education for All (EFA) and lifelong learning’ 207 To work in synchronisation with the NGOs, the GOI has a special scheme for assistance to voluntary agencies in the field of adult education. The scheme was started in the First Five Year Plan and it continued under the subsequent plans. Different policies over the years like the National Policy of Education (NPE) 1986 have tried to create an atmosphere of partnership so that all the agencies can work together to achieve the common goal of education for all. Infact, the NGOs were seen as playing an important role in the JSS programme. The guidelines for JSS specify that it has to be set up under the aegis of an NGO or as an independent NGO which is to be registered separately. The role of NGOs therefore has been strongly encouraged under the programme.

**Punjab context**

For the state of Punjab, currently JSS programmes are being undertaken in two districts, Mohali and Ludhiana. The JSS Mohali was initially functioning under the aegis of its parent organisation Institute of Development and Communication (IDC), which is a research institute located in Chandigarh. The JSS Ludhiana, on the other hand, is functioning under the NGO GADSS which is its parent organisation.

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Since the study concentrates on the role being played by the NGOs, therefore, the role of JSS Ludhiana was looked into.

**Role of Guru Angad Dev Sewa Society (GADSS): JSS Ludhiana**

The project was started in the year 2003-04.

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<tbody>
<tr>
<td>No. Of Courses Organised</td>
<td>33</td>
<td>22</td>
<td>22</td>
<td>22</td>
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</table>

Source: GADSS

The JSS offers need based courses to the students. Under JSS at present vocational training is being provided in 22 courses. They are based on the job preference of the men and the women. The JSS provides training both for skill development as well as skill upgradation. These are designed to train the students in skills which can help them to gain technical expertise. The programmes are tailor made as per the convenience of the trainees. The JSS being a non-formal system of education, the syllabus is formed according to the need and demand of trainees group. There is no strict curriculum. Newly literates (Adult Education) are getting practical training according to their demands. Syllabus is not moulded in any typical fashion.

According to GADSS, men generally prefer to undergo training in courses like automobile or scooter repair, carpentry, DMLT (Diploma in Medical Lab Technician), computer, electronic repair and welding. According to the Director of the JSS Ludhiana, recently, courses of repair works like plumbing and welding have picked up in the city. The young boys who train in them find ready jobs abroad especially in countries of the middle east like Dubai. Even locally, such training helps

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208 Ludhiana is one of the most industrial towns of Punjab. It has a population of 1,395,053 with males constituting 57% of the population and females 43%. Average literacy for Ludhiana is 70% which is higher as compared to the national average of 59.5%. Male literacy is 72%, and female literacy is 68%. Hinduism and Sikhism are the predominant religions in the city. In Ludhiana, the language of the native people is Punjabi and is the first language of about 78% of the population. Hindi is also commonly spoken because there are a lot of migratory labour workers from other states, since Ludhiana has a lot of hosiery units and woollen yams. According to the Punjab Human Development Report, 2003, Ludhiana has the highest Human Development Index (HDI) amongst all the districts of Punjab but ranks 9th in terms of Gender Development Index (GDI), revealing the high level of gender disparities.

209 Dr Arvinder Nagpal, the Director of GADSS is of the view that their NGO got this programme by fluke. According to him, “Such schemes are meant only for those people who have approaches in the higher echelons of the government. However, the then minister wanted to oblige some of his close associates through the project and also granted us the same in the process”. The Director informed that even though they had applied for the same a long time ago it was only in the last year of the term of the then government that the project was cleared. “It is hard to believe that they felt the need for the project at the last moment”. Interview with the researcher on 15.08.2008.
them to find employment in the markets and other local avenues as Ludhiana is an industrial town and demand for such trained men is always there.

The girls in the city, on the other hand, prefer generally to train in such courses which enable them to earn from the home. Though Ludhiana has a large migratory population yet JSS had not been able to target the female labourers to a great extent. Mostly, the beneficiaries belong to the native population\textsuperscript{210}. It was told to the researcher by the instructors as well as by the girls that the families do not prefer them to go out of home much. So jobs that require travelling over long distances are not preferred. Infact, trade carried from home is favoured. For this reason, they are keen on learning courses like cutting, tailoring, dress making and designing, jewellery making, fabric painting and other such trades. However, GADSS during its initial surveys realised that many of these trades are passed on informally from generation to generation in the households. For this reason, they make efforts to organise courses which might help them in upgrading their skills. For example, for those who either knew how to stitch or had already learnt it from the JSS, courses of different types of embroidery and cloth dying are taught. Infact if the girls like something new in the market, they come and inform their instructor who then tries to teach them that particular art. Besides these conventional courses, certain other courses are also gaining popularity among the girls. Beauty culture and healthcare are some of them. GADSS relates it to the effect of mass media which has made the girls very conscious about their health and appearance. The staff of JSS are sometimes asked by the girls to teach them a particular hairstyle which they had seen on the television. Besides these courses, women also prefer certain other courses like midwifery and helpers in hospitals and nursing homes.

The JSS tries to introduce certain new courses from time to time. Purse and bag making, poultry farming, sewing machine repair, flower making are some of the recent courses which have been initiated by the JSS.

The JSS also provides computer training to boys and girls. This course, unlike the other ones, needs some preliminary education. It is open to all those who have completed some education like matric or above. These courses are generally preferred by students who want to learn some extra skill while simultaneously pursuing their studies.

\textsuperscript{210} Based on the observation of the researcher.
Duration of the Courses

Length of the courses varies from short term of 15 days to comparatively longer periods of one year. Simple skills development training like mehndi application, fruit preservation, pickle making or candle making require only two weeks. However, embroidery courses, fabric painting generally requires around three months. Computer courses, electronic repair, cutting and tailoring, dai training they all require at least six months. One of the courses in DMLT requires a year.

Course Component

The JSS course component can be divided into two parts: one, the skill development training and second, the life enrichment course. The skill development is concerned with teaching the trainees some course which enables them to earn a living through the trade learnt. The JSS encourages both employment as well as self-employment ventures. The training should help them start some kind of a cottage industry if the need be. As already mentioned, the duration and length of courses vary in accordance with the need of the programme. More specialised courses require more time. The aim of the programme is to educate and train the neo-literates as well as the illiterates. For this, the NGO has been trying to develop ways to educate the students in an innovative manner. For example, GADSS realised that women in large number went in for cutting and tailoring courses. Given the nature of the place, this is definitely a preferred option. Ludhiana is an industrial town and there are many hosiery and garment units in the city. These units give out certain works related to stitching or embroidery which can be done by the women even at home. Seeing this trend more and more females take up this course. Moreover, even if they do not find work through the contractors, even then by learning this trade they are able to earn money in an indirect manner as they end up stitching clothes for their family which helps them save money. Therefore, tailoring and dress making is definitely preferred by the women and the young girls. Seeing the popularity of the programme, the NGO developed a booklet for such trainees to help them read while learning the trade. The booklet aims at; a) increasing the knowledge of the students and help them in reading other books. b) helping the students in overcoming difficulties pertaining to reading, writing and record maintaining crucial for healthy functioning of self-employment ventures and c) teaching the students basic household mathematics.
The NGO has developed the book in Punjabi language since it is the local language and nearly all the students are well versed in verbal communication through it. It informs all the students about the various aspects of stitching. For example, the various tools to be used in stitching like scissors, measurement tape, instruments like needle and also about the various techniques of stitching. It also makes the students aware about simple yet crucial issues like importance of collective activity, saving of money, establishing self-employment ventures, need for gaining education and also a few things about the country like the national symbols.

Life Enrichment Course

Education, including lifelong learning, cannot be directed solely towards employability. The skill development and vocational guidance cater to such needs. However, personal development is an equally necessary component of continuing and lifelong learning. This is where the need for life enrichment course arises. The aim of this course is to make the students aware about myriad issues that affect their life and which they are generally unaware off. This is that part of the education which makes the whole programme holistic in its goal. The information provided therein is crucial and in-keeping with the times. The students are taught something as basic as first aid in case the need arises. Topics such as maintaining good health, adolescent and child care, nutrition, awareness about diseases like HIV/AIDS are also dealt. It also tries to make the students aware of their environment and what they can do to protect it. Besides this they are taught about their fundamental rights and duties which generally the people are unaware off. This helps them in becoming better citizens. The information does not end their. Issues like First Information Report (FIR), consumer forums and many others have also been included. Also, for entrepreneurship development, skills like public relations, costing and pricing, insurance covers and accounts maintenance have been catered to.

According to GADSS, this particular aspect of education is needed for making the students aware about the values of family life, make them better citizens, encourage feelings of nationality, integrity and brotherhood. The NGO was of the view, that this course had special importance in case of Punjab where more and more youth are being taken over by bad habits of drugs and intoxication. Such course helps them to aim for a better life by enabling them to differentiate between the right and the wrong.
Impact Assessment

They provide need based and literacy-linked vocational training in most courses without insisting on age limit or prior educational qualifications; reach out to the clientele in their areas unlike other institutions which the clientele has to access whether near or far; offer a multi-faceted skill-knowledge-awareness enhancement and outlook formation trainings and inputs and empowerment-oriented interventions in respect of social, economic and health status improvement of women and adolescent girls.211

The JSS Ludhiana started functioning in the year 2004. Since then it has been able to target more than 4000 beneficiaries and provide them vocational and Life Enrichment education. It is providing low cost education to people from different backgrounds. The speciality of the programme is that it takes the institution itself at the doorstep of the people by opening the centres far and wide. The people do not have to move far in search of education. So, by 2007-08, JSS had already covered seven out of 12 blocks in Ludhiana. The table 4.1 shows that number of beneficiaries over the years under the JSS programme. The number has been increasing gradually over the years. This shows that more number of people are becoming skilled in successive years.

Table 4 H: Number of Beneficiaries Covered in Vocational Courses

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>No. of Beneficiaries</td>
<td>668</td>
<td>1134</td>
<td>1365</td>
<td>1631</td>
</tr>
</tbody>
</table>

Source: GADSS, Ludhiana

A detailed analysis of the nature of the beneficiaries targeted by the JSS has been undertaken below.

Table 4 I: Gender Specific Distribution of Beneficiaries

<table>
<thead>
<tr>
<th>Gender</th>
<th>2004-05</th>
<th>2005-06</th>
<th>2006-07</th>
<th>2007-08</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>588</td>
<td>883</td>
<td>1075</td>
<td>1432</td>
</tr>
<tr>
<td>Male</td>
<td>80</td>
<td>251</td>
<td>290</td>
<td>199</td>
</tr>
<tr>
<td>Total</td>
<td>668</td>
<td>1134</td>
<td>1365</td>
<td>1631</td>
</tr>
</tbody>
</table>

Source: GADSS, Ludhiana

The table above shows that out of the total beneficiaries to undergo skill development training at JSS the number of females exceeds the number of males. The JSS guidelines also specify that the programme should be able to target more women.

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and other disadvantaged sections. As far as targeting the females is concerned, JSS has been able to achieve its aim. According to the Punjab Human Development Report, the position of women in Punjabi society is at a clear disadvantage. There are large scale disparities in the status of women as compared to that of men. Moreover, in lower income groups the girls are generally made to discontinue studies due to lack of resources. According to GADSS, girls are encouraged to learn skills like stitching and tailoring which are considered as a useful trait. This is especially true for the girls in the lower income bracket who generally discontinue studies due to limited resources of families. According to one of the instructors of JSS, Rajinder Singh, boys generally go in for on the job training. This kind of informal learning helps them in getting experience but they do not get any certificate. Gradually, more number of boys are joining the JSS programme as they feel that some kind of certificate is necessary for their personal career and helps them in negotiating a better salary.

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>SC</td>
<td>270</td>
<td>526</td>
<td>696</td>
<td>544</td>
</tr>
<tr>
<td>OBC</td>
<td>97</td>
<td>216</td>
<td>180</td>
<td>273</td>
</tr>
<tr>
<td>Others</td>
<td>301</td>
<td>392</td>
<td>489</td>
<td>814</td>
</tr>
<tr>
<td>Total</td>
<td>668</td>
<td>1134</td>
<td>1365</td>
<td>1631</td>
</tr>
</tbody>
</table>

Source: GADSS, Ludhiana

In Ludhiana, 24.74% of the population belongs to SC.212 A look at the caste wise distribution of the beneficiaries shows that the number of SCs and OBCs targeted exceed the rest of the population. This is also as specified by the guidelines of the JSS which aims to target the disadvantaged population.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 2000</td>
<td>300</td>
<td>636</td>
<td>1051</td>
<td>876</td>
</tr>
<tr>
<td>2001-2500</td>
<td>128</td>
<td>305</td>
<td>220</td>
<td>368</td>
</tr>
<tr>
<td>Greater than 2500</td>
<td>240</td>
<td>193</td>
<td>94</td>
<td>387</td>
</tr>
<tr>
<td>Total</td>
<td>668</td>
<td>1134</td>
<td>1365</td>
<td>1631</td>
</tr>
</tbody>
</table>

Source: GADSS, Ludhiana

212 Punjab Human Development Report.
In Punjab, the average annual income of a household is more than one lakh rupees. The JSS is however targeting the beneficiaries who belong to a bracket which is much less than that. This shows that the JSS is successful in providing skill development and training to one of the lower strata of the society.

Table 4 L: Literacy status of the beneficiaries who underwent training

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi literate</td>
<td>211</td>
<td>354</td>
<td>408</td>
<td>591</td>
</tr>
<tr>
<td>Neo-literate</td>
<td>384</td>
<td>520</td>
<td>639</td>
<td>853</td>
</tr>
<tr>
<td>Illiterate</td>
<td>73</td>
<td>260</td>
<td>318</td>
<td>187</td>
</tr>
<tr>
<td>Total</td>
<td>668</td>
<td>1134</td>
<td>1365</td>
<td>1631</td>
</tr>
</tbody>
</table>

Source: GADSS, Ludhiana

The JSS aims at providing skill training and skill upgradation facilities to the people. Also at least 25% of its population should be neo-literate. A look at the table shows that JSS Ludhiana has been able to target more than the prescribed condition.

Table 4 M: Occupational status of the beneficiaries

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
<td>N/A</td>
<td>45</td>
<td>15</td>
<td>124</td>
</tr>
<tr>
<td>Self-employed</td>
<td>N/A</td>
<td>284</td>
<td>170</td>
<td>186</td>
</tr>
<tr>
<td>Prospective earners</td>
<td>N/A</td>
<td>805</td>
<td>1180</td>
<td>1321</td>
</tr>
<tr>
<td>Total</td>
<td>668</td>
<td>1134</td>
<td>1365</td>
<td>1631</td>
</tr>
</tbody>
</table>

Source: GADSS, Ludhiana

The JSS has been able to target more neo-literates and hence more potential earners. However, it has not been able to provide skill development to very large number of employed people. This is where the JSS also needs to focus. Though it is providing enough opportunity for skill development it also needs to provide skill upgradation of those who are either unskilled or semi-skilled employed persons. Those who are already employed would face difficulty in taking out time for joining these courses. It is the responsibility of the JSS to target such people.

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213 Though direct statistics are not available for the same, this formula has been derived by dividing the total population of Punjab (2,42,89,296), divided by the number of households (42,65,156) which gives us the average size of household in Punjab (5.7) approx. This figure was then multiplied by the per capita income of Punjab (19,500) to achieve the above mentioned figure. The base data is from the census of India for the year 2001 and the per capita income is according to the Punjab government statistics as listed on www.punjabgov.in.
Over the years, the JSS has been able to a certain extent. Ludhiana already has a literacy rate of 76.50%. To achieve total literacy the JSS needs to bring more such people into its fold. The JSS is being able to make the services reach the people for whom it is meant to a large extent. However, migratory population needs to be brought under its folds.

**Conclusion**

In this chapter, the role of three NGOs (PYF, GADSS and SSMES) was studied. These NGOs are located in different districts (Patiala, Ludhiana and Rupnagar) of Punjab. However, there is consistency in the nature of the activities carried out by the three NGOs. All of them are working for a myriad of issues related to development in their own chosen geographical areas. These areas are situated near to the hometown or place of residence of the chief NGO functionaries. All the three NGOs are more or less representative of an average NGO in Punjab. They all carry out interventions simultaneously in at least two if not all three, of the chosen fields for the study i.e. health, education and income generation. Their activities are also repetitive. That such practises lead to overlapping can not be denied.

All the three NGOs are the implementing agencies of government projects. All the projects, RCH, SHGs, crèches and JSS have been undertaken with the help of government or related institutions. The positive aspect of such a feature is that the NGOs help in extending the service responsiveness of the state to areas where the state itself has been unable to reach. The NGOs are instrumental in increasing the outreach of the state and thus, make the people aware of their rights and duties in the process and also provide services which help in the overall development of the region. However, they have not been able to induce any great policy changes though it can not be denied that there have been certain changes which have been incorporated in the case of RCH. However, the NGOs working in field is also not aware if any such change has been brought due to their efforts. They mostly attribute it to the efforts at

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**Table 4 N: Persons made literate through literacy oriented vocational courses**

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>N/A</td>
<td>68</td>
<td>58</td>
<td>64</td>
</tr>
<tr>
<td>F</td>
<td>N/A</td>
<td>102</td>
<td>132</td>
<td>123</td>
</tr>
<tr>
<td>Total</td>
<td>N/A</td>
<td>170</td>
<td>190</td>
<td>187</td>
</tr>
</tbody>
</table>

Source: GADSS, Ludhiana
higher levels of the government. But in general the NGOs did feel that they were not being accorded proper representation with the right authorities of the government. So their contribution to policy processes remains null.

A look at the performance of the NGOs makes it evident that the NGOs in Punjab remain weak to a large extent both in terms of financial capacity and technical resources. These organisations constantly need the support of some or the other external body to carry on their activities. Whereas in certain cases the NGOs develop an attitude of self dependence in other cases such projects are merely abandoned leading the efforts to come to unsure endings. For example, in the case of SHGs, both the NGOs studied (PYF and SSMES) have gradually developed enough capacity to now form new groups either with or without the support of the NABARD. In both the cases, the NGOs have formed more number of groups than expected.

However, in case of more technical projects like RCH they still require the aid of government agencies. In case this support is not available the project has come to a halt. The RCH project of GADSS was closed in 2007-08 and that of PYF also came to an untimely end in November 2008214. While in the former case the grant had been stopped due to technical reasons of the FNGO becoming an SNGO, in the latter it was the alleged difference in viewpoints between the FNGO and the MNGO that led to the project coming to an end. Also the NGO felt that it was not capable of making such specialised interventions and wanted to narrow down its activities to a fewer areas. The projects functioned for less than the stipulated time of three years. Whether such a short term intervention was enough to bring in behavioural change in the people is not clear. In such a case the contribution of the NGO does not appear favourable as in the tussle between the agencies responsible for the implementation of the project the interest of the people was ultimately compromised. Moreover, in both the cases the NGOs were unable to create any citizens’ institutions which could have taken on the responsibility of at least making the people aware on the issues concerning RCH. Probably, one of the few accomplishments that the NGOs can be credited for is that they used the local resources and manpower in the project and it can only be hoped that these will help in spreading the issues further in future.

Another issue that plagues the NGO circle in Punjab is the issue of becoming monotonous in the implementation of the projects. For instance, the créche programme of the SSMES is being undertaken for nearly three decades for now and still it was observed that many of the units were lacking even in basic facilities like

214 Based on post-field work visit of the researcher in June 2009.
proper bathrooms, fans and tables. Moreover, even though the crèches have been running for a long time yet there have been no other development linked to it that has been taken up on the part of the NGO. The changes take place only when they are induced from above i.e. certain policy changes brought in by the CSWB itself. It appears that the development started by the NGO has reached a kind of a platform and further growth has discontinued. It has become more of a welfare service than a development oriented activity.

The local authorities do not pose a problem for the NGOs in most of the cases because they are merely implementing government projects. The projects are halted in case the code of conduct is applied and elections are to be held lest the efforts of the NGO be treated as part of the propaganda of the ruling government\textsuperscript{215}. Initially they have to build a rapport with the people. This too however, does not require much effort because the NGOs have intervened in the hometown and nearby areas of the chief functionary. This generally helps in easing out many difficulties since they are well known and as such even the local political leaders do not pose any problem.

As far as the case of collaborations with the other agencies is concerned, it was seen that the NGOs were operating by themselves and none of the local organisations had become a part of the project. The NGOs actually replied that there was a lack of citizens groups which could have carried out such functions. According to them the only groups which are active are political in nature and affiliated to some or the other political party and the social groups, if any are weak. The point to be noted here is that on their part, the NGOs too have been unable to create such institutions in the areas where they are working. Though according to the NGOs they are making an effort towards the same yet at their attempts have not borne any fruit. Thus the projects do not encourage any kind of research based capacity building from the part of the NGOs. Services are delivered but no advocacy roles are played by the NGOs outside the projects as such.

Thus, it can be said that though the attempts of the NGOs have definitely helped in strengthening the service responsiveness of the state but to what extent have they made any positive difference to the lives of the people still remains to be seen from the perspective of the beneficiaries themselves. The perceptions of the beneficiaries about the NGOs hence need to be discussed in detail.

\textsuperscript{215} Based on the post-field work visit of the researcher in June 2009.